



**Response to RFP
For the
Sale and Development of 3 Baylor Ave.
Westborough, MA 01581**

Presented to:

Westborough Affordable Housing Trust



Presented by:

**MCO & Associates, Inc. – 206 Ayer Road – Harvard, MA 01451
www.mcoassociates.com**

June 7, 2023



June 8, 2023

Westborough Affordable Housing Trust
c/o Town Manager
34 West Main Street
Westborough, MA 01581

RE: Response to RFP Proposal for 3 Baylor Avenue, Westborough, MA.

Dear Trust Members:

MCO & Associates, Inc. is pleased to submit a proposal for the development of an affordable home at 3 Baylor Avenue in Westborough in accordance with the RFP issued by the Trust. We have extensive experience in developing and distributing affordable housing and believe this to be an ideal site for an affordable home.

Our proposal involves the demolition of the existing home and the construction of a charming, cottage style home featuring a broad front porch, 3 bedrooms, 2 full bathrooms and approximately 1,450 square feet of living space. We feel the home will fit well on the site and within the broader neighborhood.

If designated, we believe we can move quickly through the limited permitting and development process. We have met with the Building Commissioner to review our plan to ensure only demolition and building permits will be required. We have secured estimates for hazardous materials removal, site development and the costs for the solar array. These proposals have been included as a component of our submittal in an effort to be as transparent as possible as it relates to the costs associated with redeveloping the lot.

Based upon our extensive experience with DHCD we can complete the LIP Application approval process while the home is under construction and are confident we can have a new resident in the home in 6 to 8 months from the signing of a Purchase and Sale Agreement and land closing.

MCO & Associates, Inc. has been developing affordable housing in the area for over 30 years. We are currently developing cottage communities featuring the same home we have proposed in the towns of Lancaster, Stow and Dunstable. Candidly, we believe our organization and experience is a perfect fit for the Baylor Avenue site.

Please feel free to contact us if you have any questions. We believe we have provided a comprehensive response to the RFP and hope to have the opportunity to work with the Trust on this exciting project.

Respectfully,

Mark C. O'Hagan

Mark C. O'Hagan, President
MCO & Associates, Inc.

To ensure that all items and questions are addressed, we have simply added the information within your headings. Attachments are referenced as appropriate.

Section 9: Proposal Submission Requirements

1. Proposer's name, street address, mailing address, and Federal Tax ID Number (FEIN)

MCO & Associates, Inc
206 Ayer Road – Suite 5
Harvard, Massachusetts 01451
Office: 978-456-8388
Cell: 508-395-1211
FEIN: 04-3316531

2. Proposer's legal structure (corporation, limited liability corporation, partnership, non-profit corporation, etc.), noting relevant non-profit (501c3) or social enterprise (501c4) designation, if applicable.

Massachusetts For Profit Corporation

3. Name of contact person, including phone, fax, and email information. Name and address of all partners, officers, and directors and any other person with an ownership interest greater than 5%.

Mark O'Hagan, Sole Owner and Officer
35 Fox Run Road
Bolton, MA 01740
markohagan@mcoassociates.com
508-395-1211

4. Names of proposer's personnel who will be assigned to manage the Project including any licenses, registrations, and certifications.

Mark O'Hagan

5. Names of any Trust or Town officials or employees who are related to any of the partners, officials or directors of any firm working on the Project, or others who have any ownership interest in the firm.

None

6. Forms 1 through 4. Proposers are required to fill out and sign Forms 1 through 4 (the "Required Forms") attached hereto as Appendix E:

Forms 1 – 4 Completed and Signed as Exhibit 1

- a. *Form 1, Certificate of Tax Compliance:* required under G.L. c. 62C, §49A, in which the proposer certifies that he or she has complied with all laws of the Commonwealth of Massachusetts relating to taxes.
 - b. *Form 2, Certificate of Non-Collusion:* required under G.L. c. 30B, §10, in which the proposer states that this proposal is made in good faith without fraud or collusion or connection with any other person submitting a proposal signed and dated by the proposer.
 - c. *Form 3, Certificate of Authority:* in which the proposer, if an entity, identifies the names and addresses of the managers, directors, officers, and/or other parties authorized to act on behalf of the entity.
 - d. *Form 4, Real Property Disclosure Statement:* required under G.L. c. 7C, §38, in which the proposer identifies the parties who will have a legal or beneficial interest in the Property and whether any such party is a state or local employee.
7. Evidence of Good Standing with respect to corporate filings and, if applicable, non-profit status, if applicable.

Exhibit 2 – This has been requested from the Secretary of States Office. Will forward upon receipt.

8. Evidence that the respondent is properly licensed and insured, and that key personnel hold appropriate licenses and certifications.

Construction Supervisor License for Construction Manager – Brian Weilbrenner attached as Exhibit 3.

9. Certify that the respondent is not involved in litigation or under investigation for any matters that would materially affect their ability to perform under the Land Development Agreement.

No ongoing litigation for Respondent.

10. Demonstration that the proposal meets the Minimum Criteria in Section 10 below.

All proposal components have been addressed and submitted as requested.

11. Demonstration of how the proposal meets the Comparative Evaluation Criteria in Section 11 below.

We have highlighted where we believe our proposal and experience matches up with the established evaluation criteria. We added notes within the section as needed. This is Exhibit 4.

12. Project Budget, including the delineation of any in-kind donations, cash requirements and project financing.

Project Budget attached as Exhibit 5. We have attached proposals from 3rd party suppliers received for related work on the project.

13. Conceptual site plan, landscape plan and exterior building plans and elevations for the new dwelling.

Proposed Site Plan, home elevation and floor plans are attached as Exhibit 6.

14. Proposed floor plan depicting configuration, size and layout for the dwelling unit.

Proposed Site Plan, home elevation and floor plans are attached as Exhibit 6.

15. Discussion of the proposer's ability to proceed (resources, funding, etc.) with the Project upon Award.

MCO & Associates, Inc. has extensive experience in developing and building affordable housing. We have attached a letter from Middlesex Savings Bank as Exhibit 7 outlining their interest in funding the project which speak to our credit worthiness. This is a modest project in relation to our current and past projects which are outlined in item # 19. If the Trust wanted to see evidence of the funds required by builder to construct we are happy to provide.

16. If available, a draft affirmative marketing plan (or sample from a recent, similar project), compliant with DHCD regulations, including identifying internal resources and certifications and/or a relationship with an authorized third-party. If not submitted with the proposal, a marketing plan is expected at closing.

MCO Housing Services, LLC will be handling the LAU Application to DHCD as well as the overall lottery process for the sale of the home. They have recently done lottery work for a Westborough client. We have attached a copy of the Affirmative Marketing Plan and Application (labelled SAMPLE) as Exhibit 8. If designated, we will have them update the plan and application as appropriate for the Baylor Avenue home.

17. If available, buyer selection plan and description that outlines how the respondent will comply with DHCD guidelines with regard to income, assets and qualified home buyer status and permanent affordable deed restriction, directly or via an authorized third-party. If not submitted with the proposal, the buyer selection plan and lottery process is expected at closing.

MCO Housing Services, LLC will be handling the LAU Application to DHCD as well as the

overall lottery process for the sale of the home. They have recently done lottery work for a Westborough client. We have attached a copy of the Affirmative Marketing Plan

and Application (labelled SAMPLE) as Exhibit 8. If designated, we will have them update the plan and application as appropriate for the Baylor Avenue home.

18. A list of recent similar projects, including a brief description of the project, location, costs, and date services provided. Identify projects as completed or underway. Photographs or other visual representations of recent projects should be included where possible.

Please see a summary of recent affordable projects as Exhibit 9.

19. Contact name, phone number, email address and project name for 3 references for similar projects.

MCO Cottage Rentals Lancaster
Development of 32 Rental Cottages – Under Construction
Jasmin Farinacci (Town Planner)
978-365-3326 x 1081

Craftsman Village Harvard
Development of 20 Detached Cottage Style Condominiums – nearly complete
Liz Allard (ZBA & Con Comm)
978-456-4100

Craftsman Village Acton
Development of 8 Townhouse Style Condominiums - Complete
Kristen Guichard (Town Planner)
978-929-6631

ALL OF THE ABOVE REFERENCES ARE RELATED TO AFFORDABLE PROPERTIES

20. Proposed scope and proposed timetable and schedule for completion of the Project as outlined in the above.

We have selected a home which will not require anything other of the Building Permit to proceed (no planning, zoning or conservation permits or approvals necessary).

Upon the acquisition of the property we would immediately file for a demolition permit and proceed with getting hazardous materials properly removed and the utilities disconnected. We would also file a building permit for the proposed home. Along with filing for the necessary permits, we will prepare the LAU Application for local and DHCD sign off to ensure we can complete that process prior to completing construction.

Upon issuance of both permits we will immediately start work to remove the existing home and construct new residence. Since we are currently constructing a

subcontractors, we believe we can complete the project in 6 to 8 months from acquisition.

21. Draft funding plan that identifies Project costs, estimated sales price, and other sources of funding including, but not limited to:

- a. Value of the property transfer
- b. Tax credits
- c. Pre-permit financing from the Westborough Affordable Housing Trust or other subsidizing entity
- d. Financing via Mass Housing, Mass Housing Finance Agency, or other subsidizing entity

We would propose the property be transferred for the sum of \$1.00 along with the LDA ensuring the rights of the Trust. We would seek a commitment from the Housing Trust to fund the overall budget shortfall of \$ 154,005 with funds to be provided upon the conveyance of the property to the identified affordable homebuyer. We intend to utilize company funds along with a construction loan from Middlesex Savings Bank to complete the project. There are no tangible benefits for us to seek funds or tax credits from subsidizing agencies to construct a single home. Buyers may choose to use mortgage funds from Masshousing, but that will not impact our approach.

22. Explain how the organization works with and involves the community during construction with respect to:

- a. Project awareness
- b. Abutter and neighborhood relations
- c. Permitting
- d. Marketing

We will provide a project sign identifying the nature of the project and the community involvement in the development of the home. We will personally speak with the direct abutters to ensure they understand the scope of work and anticipated schedule for the work. We will ensure they have the telephone number of the project manager for any questions or issues which may arise during the construction cycle. As previously referenced, we do not anticipate any permit other than those directly related to the demolition and construction of the proposed home. A SAMPLE marketing plan is included as Exhibit 8 which will ensure appropriate local and minority outreach activities.

23. Other information which will document the respondent's capabilities and qualifications for the project.

More detailed background information on MCO & Associates, Inc as well as MCO Housing Services, LLC are included as Exhibit 10.

Proposed construction specifications for the home are attached as Exhibit 11.



EXHIBIT 1

The Required Forms 1 - 4

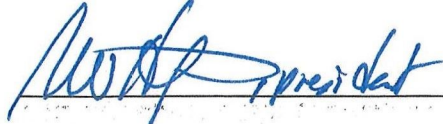
Certificate of Tax Compliance

FORM 2

Certificate of Non-Collusion

The undersigned certifies under the pains and penalties of perjury that this bid or proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club or other organization, entity, or group of individuals.

Signature:



Printed name:

Mark C. O'Hagan

Title:

President

Name of Business:

MCO & Associates, Inc.

Date:

June 7, 2023

813928/WBOR/0027

(Note: This form must be included in the proposal submission)

FORM 3

CERTIFICATE OF AUTHORITY

Give full names and residences of all persons and parties interested in the foregoing proposal:

(Notice: Give first and last name in full; in case of a corporation, give names of President and Treasurer; in case of a limited liability company, give names of the individual members, and, if applicable, the names of all managers; in case of a partnership or a limited partnership, all partners, general and limited and, in case of a trust, all the trustees)

NAME	ADDRESS	ZIP CODE
Mark C. O'Hagan	35 Fox Run Road, Bolton, MA	01740

Kindly furnish the following information regarding the Respondent:

1) IF A PROPRIETORSHIP

Name of Owner: _____

Address: _____

Name of Business: _____

Home: _____

2) IF A PARTNERSHIP

Business Name: _____

Business Address: _____

Names and Addresses of Partners

PARTNER NAME	ADDRESS	ZIP CODE
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FORM 4

**DISCLOSURE STATEMENT FOR TRANSACTION WITH A PUBLIC AGENCY
CONCERNING REAL PROPERTY**

M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)

The undersigned party to a real property transaction with a public agency hereby discloses and certifies, under pains and penalties of perjury, the following information as required by law:

(1) Real Property:

A parcel of land located at 3 Baylor Avenue, Westborough, Massachusetts, with the building and other improvements thereon, containing 0.2 acres of land, more or less, and described in a deed recorded with the Worcester South District Registry of Deeds in Book 68022, Page 303.

(2) Type of Transaction, Agreement, or Document: Sale of Property by Westborough Affordable Housing Trust

(3) Public Agency Participating in Transaction: Westborough Affordable Housing Trust

(4) Disclosing Party's Name and Type of Entity (if not an individual):

***MCO & Associates, Inc.
Mark C. O'Hagan, President
206 Ayer Road
Harvard, MA 01451***

(5) Role of Disclosing Party (Check appropriate role):

____ Lessor/Landlord ____ Lessee/Tenant

____ Seller/Grantor ____ ☒ Buyer/Grantee

____ Other (Please describe): _____

**DISCLOSURE STATEMENT FOR TRANSACTION WITH A PUBLIC AGENCY
CONCERNING REAL PROPERTY
M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)**

(6) The names and addresses of all persons and individuals who have or will have a direct or indirect beneficial interest in the real property excluding only 1) a stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation or 2) an owner of a time share that has an interest in a leasehold condominium meeting all of the conditions specified in M.G.L. c. 7C, s. 38, are hereby disclosed as follows (attach additional pages if necessary):

NAME _____

RESIDENCE

Mark C. O'Hagan

35 Fox Run Road, Bolton, MA 01740

(7) None of the above- named persons is an employee of the Division of Capital Asset Management and Maintenance or an official elected to public office in the Commonwealth of Massachusetts, except as listed below (insert “none” if none):

(8) The individual signing this statement on behalf of the above-named party acknowledges that he/she has read the following provisions of Chapter 7C, Section 38 (formerly Chapter 7, Section 40J) of the General Laws of Massachusetts:

No agreement to rent or to sell real property to or to rent or purchase real property from a public agency, and no renewal or extension of such agreement, shall be valid and no payment shall be made to the lessor or seller of such property unless a statement, signed, under the penalties of perjury, has been filed by the lessor, lessee, seller or purchaser, and in the case of a corporation by a duly authorized officer thereof giving the true names and addresses of all persons who have or will have a direct or indirect beneficial interest in said property with the commissioner of capital asset management and maintenance. The provisions of this section shall not apply to any stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation. In the case of an agreement to rent property from a public agency where the lessee's interest is held by the organization of unit owners of a leasehold condominium created under chapter one hundred and eighty-three A, and time-shares are created in the leasehold condominium under chapter one hundred and eighty-three B, the

provisions of this section shall not apply to an owner of a time-share in the leasehold condominium who (i) acquires the time-share on or after a bona fide arm's length transfer of such time-share made after the rental agreement with the public agency is executed and (ii) who holds less than three percent of the votes entitled to vote at the annual meeting of such organization of unit owners. A disclosure statement shall also be made in writing, under penalty of perjury, during the term of a rental agreement in case of any change of interest in such property, as provided for above, within thirty days of such change.

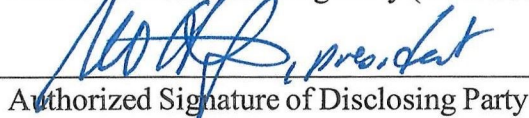
Any official elected to public office in the commonwealth, or any employee of the division of capital asset management and maintenance disclosing beneficial interest in real property pursuant to this section, shall identify his position as part of the disclosure statement. The commissioner shall notify the state ethics commission of such names and shall make copies of any and all disclosure statements received available to the state ethics commission upon request.

The commissioner shall keep a copy of each disclosure statement received available for public inspection during regular business hours.

(9) This Disclosure Statement is hereby signed under penalties of perjury.

MCO & Associates, Inc.

Print Name of Disclosing Party (from Section 4, above)

 *pres. dat*

Authorized Signature of Disclosing Party

06/07/2023

Date (mm / dd / yyyy)

Mark C. O'Hagan, President

Print Name & Title of Authorized Signer

835485/WBOR/0001

(Note: This form must be included in the proposal submission)



EXHIBIT 2

Certificate of Good Standing

This has been requested and will be submitted upon receipt.



EXHIBIT 3

Construction Manager - Brian Weilbrenner
Construction Supervisors License (CSL)

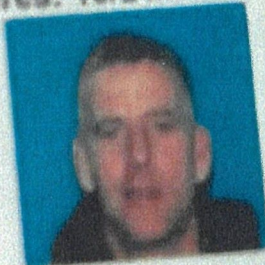


Commonwealth of Massachusetts
Division of Occupational Licensure
Board of Building Regulations and Standards
Construction Supervisor

CS-105968

BRIAN WELBRENNER
20 MASSAPOY WAY
DUNSTABLE MA 01827

Expires: 10/21/2024



Commissioner *Lydia H. D'Amico*



EXHIBIT 4

Response to Comparative Evaluation Criteria

EXHIBIT 4

Section 12: Comparative Evaluation Criteria

Proposals meeting the minimum criteria will then be evaluated on the following additional comparative evaluation criteria, which will be rated on scale of highly advantageous, advantageous or not advantageous.

Proposer Experience	Description: Experience
Highly Advantageous	The proposer has more than five (5) years of demonstrable experience with successful affordable housing projects of this nature and scope.
Advantageous	The proposer has at least three (3) years of demonstrable experience with successful affordable housing projects of this nature and scope.
Not Advantageous	The proposer lacks demonstrable experience with successful affordable housing projects of this nature and scope.

We have been working almost exclusively in the affordable housing field for 30 years.

References	Description: References
Highly Advantageous	The respondent is deemed excellent by all references contacted
Advantageous	The work of the respondent is deemed good or excellent by all references contacted
Not Advantageous	The work of the respondent is not deemed good or excellent by any reference, or does not provide 3 appropriate references

We believe you will receive enthusiastic responses from references.

Proposer's Financial Capacity	Description: Financial Plan
Highly Advantageous	Proposal includes a letter from a prospective lender for the Project and has identified any existing subsidy gaps, has a plan to address those gaps and experience applying for subsidy monies.
Advantageous	Proposal includes a letter from a prospective lender for the Project and has identified any existing subsidy gaps.
Not Advantageous	<p>Proposal includes a letter from a prospective lender for the Project but does not address whether there are any subsidy gaps.</p> <p>Our funding letter from Middlesex Savings Bank along with our capital is enough to construct the home to be ready to convey to affordable homebuyers.</p>

Funding Subsidy	Description: Subsidy Requirement
Highly Advantageous	The Project as proposed does not requires a subsidy from the Trust greater than the value of the property transfer.
Advantageous	The Project as proposed requires a subsidy from the Trust less than 33% of the total project cost. The subsidy may include the value of the property transfer, cash, financing, or other mechanisms. The subsidy from the Trust does not include subsidies or financing from other sources.
Not Advantageous	The project as proposed requires a subsidy greater than or equal to 33% of the total project cost. The subsidy may include the value of the property transfer, cash, financing, or other mechanisms. The subsidy from the Trust does not include subsidies or financing from other sources.

Unfortunately, based upon the required specifications as well as the basic costs associated with the proposal the required subsidy is in excess of 33% of the total project costs. We have limited our profit to only 10% to keep the overall costs down. To provide the Housing Trust with as much information as possible we have included copies of estimates from anticipated contractors for the removal of hazardous materials, sited development expenses, solar panel installation as well as LIP Application completion & lottery services.

Ability to Proceed	Description: Closing Timeline
Highly Advantageous	The proposer demonstrates the ability to proceed with the fewest contingencies to closing and the Land Development Agreement; the parties are able to complete the closing promptly after the parties enter into the P&S; and the parties are able to commence work promptly after closing.
Advantageous	The proposer identifies the ability to proceed with contingencies to closing and the Land Development Agreement, but which can be reasonably satisfied; the parties are able to complete the closing within a reasonable period of time after the parties enter into the P&S; and the parties are able to commence work promptly after closing. The sale cannot be contingent on the sale or purchase of other property
Not Advantageous	The proposer requires the satisfaction of contingencies that cannot be reasonably be satisfied within a reasonable period of time after the date the parties enter into the P&S and/or is contingent on the sale or purchase of other property.
	As referenced in the other sections, we have identified a homestyle which will fit within the allowable zoning, we can close and start work immediately and have the expertise in securing the LIP approvals from the Town and DHCD. We fully expect to convey to an affordable homebuyer within 6 to 8 months from closing.

Ability to Complete Project	Description: Project Timeline
Highly Advantageous	Proposer is able to begin demolition/construction immediately upon closing and complete Project within the projected time frame
Advantageous	Proposer is able to begin demolition/construction within six (6) months of closing and/or complete Project within the projected time frame
Not Advantageous	Proposer is unable to begin demolition/construction within six (6) months of closing, or unable to complete Project within reasonable time period

We expect to start work in less than 60 days from closing.

Zoning/Permitting	Description: Approvals
Highly Advantageous	The Project as proposed can be built with Planning Board approval as an "ANR" project.
Advantageous	The Project as proposed can be built with Planning Board approval as a "friendly 40B" development
Not Advantageous	The Project as proposed requires variances from the Zoning Board of Appeals

This will be an ANR project.

Design	Description: Design Elements
Highly Advantageous	The Project as proposed has a design that is similar in style, size, and appearance to the majority of homes in the neighborhood
Advantageous	The Project as proposed has a design that is generally consistent with the majority of homes in the neighborhood
Not Advantageous	<p>The Project as proposed has a design that is not consistent with the majority of homes in the neighborhood</p> <p>We have selected a modest three Bedroom home of approximately 1,450 square feet that we feel will fit within the neighborhood.</p>

Sustainability	Description: Energy Efficiency Plan
Highly Advantageous	The proposed Project exceeds current stretch building codes for energy efficiency, as adopted by the Town of Westborough, and is designed to be Net-Zero or better energy with respect to energy efficiency
Advantageous	The proposed Project exceeds current stretch building codes for energy efficiency, as adopted by the Town of Westborough
Not Advantageous	The proposed Project meets current stretch building codes for energy efficiency, as adopted by the Town of Westborough

The home as proposed will exceed current stretch code construction standards, but we do not achieve a net zero designation. As of Jan 1, 2023 the stretch code requirements have changed – we are currently working to adapt to these changes.

Community Engagement	Description: Community Engagement
Highly Advantageous	The proposer demonstrates extensive experience in community engagement and relationship building
Advantageous	The proposer demonstrates some experience in community engagement and relationship building
Not Advantageous	The proposer demonstrates little or no experience in community engagement and relationship building

We have extensive experience in community outreach with our experience in lotteries and affordable home distribution. We also have well established relationships with communities based upon previous development activity. We are a “good” and conscientious neighbor the works very hard to address the needs of our host communities.



EXHIBIT 5

Project Budget

including

- DHCD Pricing Worksheet
- Estimate: Banner Environmental Services – Hazardous Material Removal
- Estimate: Ernie's Excavating Inc – Site Development
- Estimate: Evergreen Solar – Solar Panel Installation
- Estimate: MCO Housing Services, LLC – LIP Application and Lottery Services
- Projected Interest Expense Calculation

8 Baylor Drive
Westborough, MA
RFP Budget

<i>LAND ACQUISITION:</i>	\$1	Proposed \$1 purchase Price for Lot from Westborough Housing Trust
<i><u>HARD EXPENSES:</u></i>		
Hazardous Waste Removal	\$22,097	See Estimate from Banner Environmental Services
Site Development Expenses	\$38,860	See Estimate from Ernie's Excavating Services
Construction Costs for Proposed Home	\$217,500	This reflects a construction budget of \$150 psf. This includes on site construction management services and permits. See Construction Specifications.
Solar Panel Installation	\$18,165	See Estimate from Evergreen Solar
Hard Cost Contingency (5%)	\$14,831	This is an industry standard 5% contingency on site and construction costs.
<i><u>SOFT EXPENSES:</u></i>		
Legal	\$2,000	Review for purchase and prepare P&S for Buyer.
Architect & Engineering Services	\$3,500	
Insurance	\$2,500	Liability and Builders Risk policy
General Conditions	\$2,500	Temp Power, Toilets, Signage General On Site needs
LIP Application	\$11,550	See Estimate from MCO Housing Services
Financing Costs	\$14,000	See Projected Interest Costs
Soft Cost Contingency	\$2,500	
Total Development Expenses	\$350,004	
Developer Overhead & Profit	\$35,000	10% of Total Project Costs
TOTAL PROJECT COSTS	\$385,005	
Projected Sale Price of Home to Affordable Buyer	\$231,000	See DHCD Pricing Worksheet
SUBSIDY REQUIRED FROM HOUSING TRUST	\$154,005	
	40.00%	Percentage of Total Costs

**3 Baylor Drive
Westborough, MA**

April 11, 2023

Purchase Price Limit	
Housing Cost:	
Sales Price	\$231,000
5% Down payment	\$11,550
Mortgage	\$219,450
Interest rate	7.04%
Amortization	30
Monthly P&I Payments	\$1,465.91
Tax Rate	\$16.84
monthly property tax	\$324
Hazard Insurance	\$116
PMI	\$143
Condo/HOA fees (if applicable)	\$0
Monthly Housing Cost	\$2,048
Necessary Income:	\$81,929
Household Income:	
# of Bedrooms	3
Sample Household size	4
80% AMI/"Low-Income" Limits	\$93,600
Target Housing Cost (80%AMI)	\$2,340
10% Window	\$81,900
Target Housing Cost (70%AMI)	\$2,048

Comments:

Sample maximum affordable sale price for a _3_-bdrm detached TH _____ in _Westborough_____, MA using the applicable (_Worcester_____) regional income limit for 2023 adjusted to the appropriate target household size (i.e., _4_-person) and assuming the local 2023 tax rate of \$ _16.84_____ and an interest rate at least a quarter percent above the latest average interest rate for a 30-year FRM.



FY 2023 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income Click for More Detail	FY 2023 Income Limit Category	Persons in Family						
			1	2	3	4	5	6	7
Worcester, MA HUD Metro FMR Area	\$122,000	Very Low (50%) Income Limits (\$) Click for More Detail	40,950	46,800	52,650	58,500	63,200	67,900	72,550
		Extremely Low Income Limits (\$)* Click for More Detail	24,600	28,100	31,600	35,100	37,950	40,750	45,420
		Low (80%) Income Limits (\$) Click for More Detail	65,550	74,900	84,250	93,600	101,100	108,600	116,100

NOTE: **Westborough town** is part of the **Worcester, MA HUD Metro FMR Area**, so all information presented here applies to all of the Worcester, MA HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the Worcester, MA HUD Metro FMR Area.

The **Worcester, MA HUD Metro FMR Area** contains the following areas: Auburn town, MA; Barre town, MA; Boylston town, MA; Brookfield town, MA; Charlton town, MA; Clinton town, MA; Douglas town, MA; Dudley town, MA; East Brookfield town, MA; Grafton town, MA; Holden town, MA; Leicester town, MA; Millbury town, MA; Northborough town, MA; Northbridge town, MA; North Brookfield town, MA; Oakham town, MA; Oxford town, MA; Paxton town, MA; Princeton town, MA; Rutland town, MA; Shrewsbury town, MA; Southbridge Town city, MA; Spencer town, MA; Sterling town, MA; Sturbridge town, MA; Sutton town, MA; Uxbridge town, MA; Webster town, MA; Westborough town, MA; West Boylston town, MA; West Brookfield town, MA; and Worcester city, MA.

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2023 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2023 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here:

[FY2022 Median Family Income and Income Limits for Worcester, MA HUD Metro FMR Area](#)

Select a different county or county equivalent in
Massachusetts:

Select any FY2023 HUD Metropolitan FMR Area's
Income Limits:

Worcester, MA HUD Metro FMR Area
[Select HMFA Income Limits Area](#)



31 Hayward Street, Suite 2A-205 • Franklin, MA 02038 • Phone: 781-934-6873

MCO & Associates, Inc.
Phone: 508-395-1211

Job Address:
8 Baylor Avenue
Westborough, MA 01581

Print Date: 6-5-2023

Proposal for Westborough, 8 Baylor Avenue

Items	Description	Price
Asbestos Abatement Abatement Services	<p>Compliance with applicable local, state, and federal regulations pertaining to asbestos abatement activities as indicated. Proper packaging, labeling, manifesting, transporting, and disposing of all asbestos waste generated by the project.</p> <p>Remove approximately 1,400 square feet of asbestos containing transite tile located on the exterior of the residential home.</p> <p>Remove approximately 20 metal window sashes with asbestos containing glaze. Removal will be conducted utilizing engineering controls.</p> <p>Remove approximately 244 square feet of asbestos containing 9x9 floor tile located in the living room and kitchen.</p> <p>Remove approximately 125 square feet of asbestos containing 9x9 floor tile located in the storage room and bathroom.</p> <p>Remove approximately 200 square feet of asbestos containing yellow floor tile located in the bedrooms.</p> <p>Removal will be conducted utilizing a negative air HEPA filtered workspace and 3 stage decontamination unit.</p>	\$16,947.00
Disposal Disposal		\$5,000.00
DEP / DLS Notification Permits	Submission of a ten-day asbestos notification form (ANF-001) to the MA DEP upon notice of award.	\$150.00
Third-Party Clearance Air/Visual Clearance	<p>Third Party Clearance - Performed and Invoiced by Independent Hygienist, estimated at \$550.</p> <p>Per MA DLS Regulations, please note the 3rd-party clearance is performed and invoiced by an independent contractor. As a convenience for our customers, Banner provides an estimated cost and will coordinate/schedule the Third-Party Clearance.</p>	\$0.00

Total Price: \$22,097.00

Pricing is based on the Client providing Banner Environmental with access to the building and workspace.

Pricing is based on the Client moving all moveable items away from the asbestos materials.

Pricing is based on non-union labor rates and one (1) mobilization to the site.

Pricing is based on Banner Environmental having access to company vehicle and employee parking.

Pricing is based on the Client providing a dedicated electrical power, water supply and sanitary facilities for the project duration.

Pricing is based on straight time (7:00 a.m.-3:30 p.m.) Monday - Friday. No weekends, nights, and holidays.

I confirm that my action here represents my electronic signature and is binding.

Signature:

Date:

Print Name:

Ernie's Excavating Inc.

109 Matawanakee Trail Littleton Massachusetts 01460

(978) 618-5707

erniesexcavatinginc@gmail.com

June 6, 2023

MCO & Associates Inc

508-395-1211

Job Description: 3 Baylor Ave Westborough, MA

Scope of Work:

- Mark property for and contact Dig Safe
- Mobilize onto site
- Cut off existing water line
- Demo existing dwelling
- Load structure
- Load & dispose of foundation and slab
- Remove and dispose of asphalt driveway
- Pump existing septic tank
- Remove and dispose of tree in front yard and misc. dead brush
- Strip & pile loam
- Dig, backfill, compact new foundation
- Prep for concrete slab
- Install new plastic water line from curb stop to foundation (up to 30')
- Install PVC sewer line from stub to foundation (up to 30')
- Prep and pave new driveway 12'x45'
- Dig sand and backfill electric line (up to 30')
- Re-spread loam, rake and hydro seed

Materials/Allowances included in scope:

- Machine time and labor
- Pump septic tank
- Disposal of concrete
- Disposal of asphalt
- Disposal of demo debris
- Disposal of tree and brush
- Plastic water line
- 6" sewer pipe
- Processed material for driveway
- Sand
- Crushed stone

Site Specific Assumptions of Exclusions:

- Permit costs have not been included
- It is assumed that excavation to grades indicated on plan will be in native soil and that over excavation, dewatering or soil stabilization is not required
- Costs associated with removing, hammering, splitting, blasting, or disposing of ledge and boulders have not been included
- All excavated material is assumed to be acceptable for backfill inside and outside of foundation
- Costs associated with handling or disposal of hazardous or unsuitable material have not been included
- Contractor and/or his employees or subcontractors are not responsible for damage and/or loss as result of damage to any unmarked utility, water lines, sewer lines or other sub surface structure
- Cost assumes foundation does not have any metal or rebar in it
- House staking to be done by others
- All excavation is assumed to be on private property, no roadwork has been included

Cost of Estimate: \$38,860.00

Payment: Owner agrees to pay Ernie's Excavating Inc. the sum of **\$38,860.00*** for performing the services as set forth on the scope of work. Payment is due upon receipt of invoices. A service charge of 1 ½% per month (18%APR) shall be charged on all balances 30 days more past due. Owner agrees to pay collection costs including all attorney fees.

*If actual cost or quantities exceed estimated allowances, additional charges may apply. Changes in scope of work or delays to project may require an adjustment in fee.

Acceptance: The above prices, specifications and conditions are satisfactory and are hereby accepted and you are authorized to do the work specified. Payment will be made as outlined above.

Authorized Signature



Excavator

Date

June 6, 2023

Date



ENERGY SAVINGS REPORT FOR

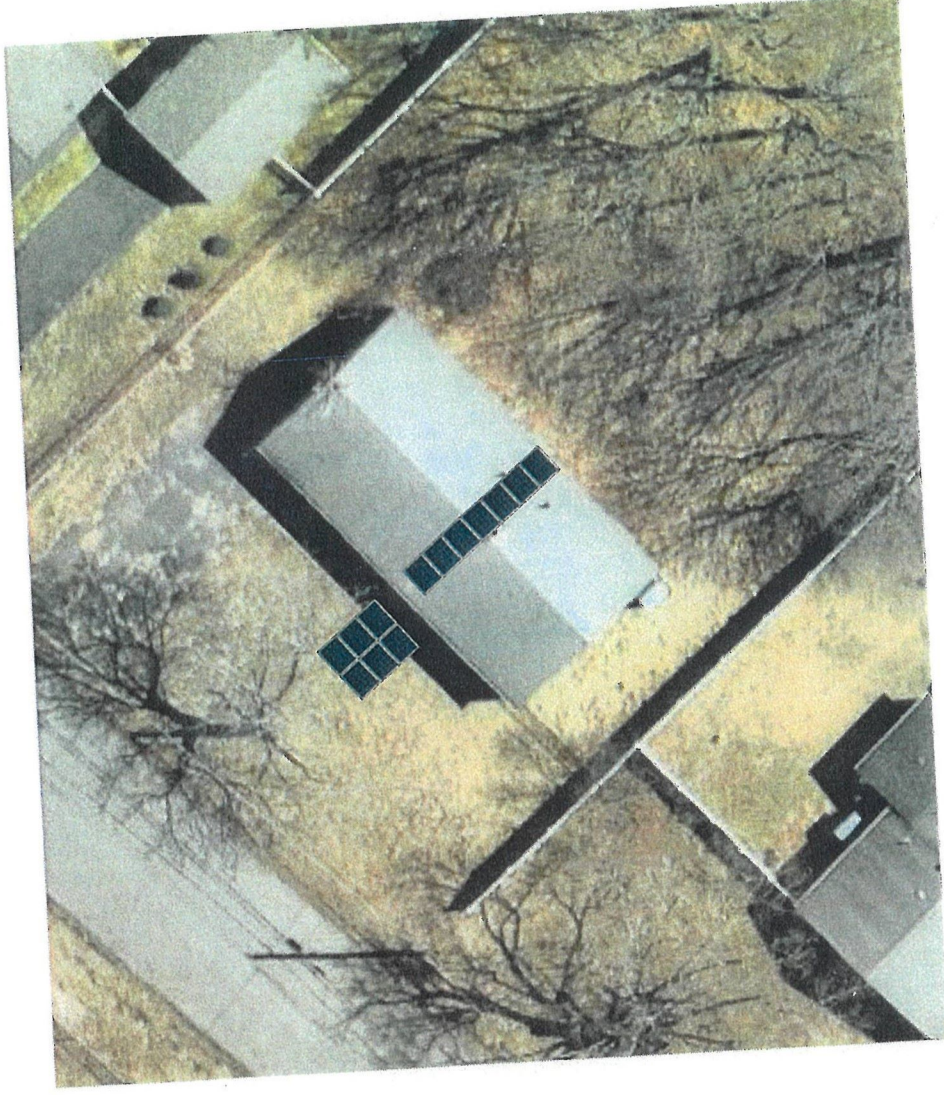
Mark O'Hagan

3 Baylor Ave, Westborough, MA 01581

(555) 555-5555

needtocollect@gmail.com

Your Solar Design



Modules

**Hanwha Q.PEAK DUO
BLK ML-G10+ 405 (x13)**

Inverter

SolarEdge

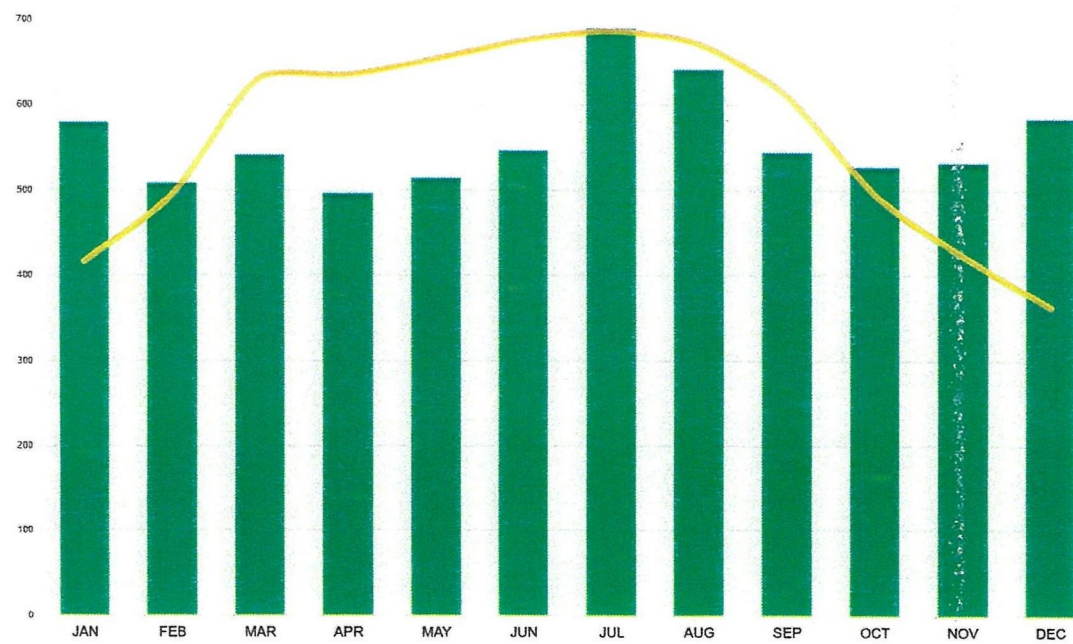
System Size

5.265 kW

Estimated Yearly Production

6,756 kWh

SYSTEM DETAILS



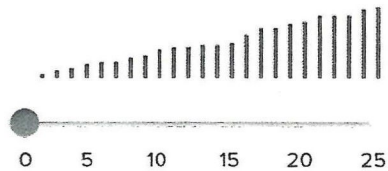
Energy Consumption

Solar Production



**YOUR CURRENT
UTILITY BILL**

\$212



Current Cost per kWh **\$0.38/kWh**

**YOUR
SOLAR PAYMENT**

\$0

New Utility Bill: \$10

Avg. 30-yr Cost per Solar kWh **\$0.00/kWh**

30-YEAR SAVINGS

\$0



Cash Price

\$18,164.25

MA Renewable Energy Credit

(\$6,040.38)

Net System Cost

\$12,124

THE SAVINGS



\$212

Current Average
Bill

\$2,546

Current Annual
Utility Bill

\$669

Average Bill in
30 years

\$8,024

Annual Utility Bill in
30 years

\$140,456

STAY WITH ELECTRIC

\$0

SWITCH TO SOLAR

\$140,456

30 year cost of doing nothing

THE FACTS

More solar will be installed in the
United States in the **next two years** than the
last 40+ years combined

3

112

\$ 16,058

Tons of
CO₂ Offset™

(source)

Equivalent Number
of Trees Planted

(source)

Estimated Value
Added to Your Home*

(source)

The Process



STEP 1
Savings Report



STEP 2
Approval Process



STEP 3
Signatures



STEP 4
Site Survey



STEP 5
Final Design and Permit



STEP 6
Installation

The Solar Savings Report gives you everything you need to know about your solar savings potential. You'll see how solar works, get a custom panel layout, an estimated yearly production as well as a new estimated bill. You'll also get a peek at incentives, 25 years savings, and a whole lot more.



STEP 7
Activation

PROPOSAL DETAILS

Utility

Annual Utility Bill	\$2,546
Current Consumption	6,702 kWh
Estimated Cost Per KWh	\$0.38/kWh
Annual Utility Price Escalator	3.9%
Current Rate Plan	R-1 Residential
Post Solar Rate Plan	R-1 Residential
Utility Company	National Grid (Massachusetts Electric)

System

System Size	5.265 kW
Year 1 Solar Production	6,756 kWh
Annual Degradation	0.48%
30 Year System Production	188,560 kWh
Estimated Cost Per KWh	\$0.00/kWh

Cost

Total Loan Amount	
APR	0%
Loan Term	0yr
Post Solar Annual Utility Bill	\$123

Evergreen Solar Inc. does not provide tax or legal advice. You should consult your tax advisor for more information. The interest rate provided in this proposal is subject to credit approval by the financing provider for your loan. The data provided in this proposal is a preliminary estimate and does not represent a binding agreement or obligation. No party provides and guarantees, warranties, or representations regarding the production, utility rate increases, or any other data in this sales proposal. This proposal is a preliminary estimate and not an approval for financing. [1]



MCO Housing Services, LLC will provide the following scope of services for 3 Baylor Avenue, Westborough, MA., in the lottery distribution of 1 affordable home:

- Meetings with Developer and Town to establish data on affordable units and program scheduling
- Preparation of LAU Application that is acceptable to Community and DHCD, based upon generally accepted practices and program guidelines
- Meet with Community organization(s) as needed to outline program and address any concerns
- Develop and Distribute Application and project related Materials to interested applicants/organizations
- Post project information and lottery application on-line at www.mcohousingsservices.com
- Implement Marketing Program to secure applicants for home(s)
- MCO will conduct one Open House, if covid lifts
- Hold public information meeting for interested applicants via
- Collect, review, accept and classify applications
- Conduct lottery in conjunction with Local officials
- Determine Lottery Winner(s)
- Act as Qualifying Agent for Winner(s) to ensure program compliance
- Secure necessary sign offs from Monitoring Agent
- Work with Applicants and related banks to ensure Buyers receive appropriate mortgages

It is generally agreed that MCO Housing Services, LLC shall co-ordinate all aspects of the affordable unit's distribution in a manner that is professional and in compliance with accepted standards and with the established monitoring agent.

MCO Housing Services, LLC would NOT be responsible for any interface with the construction aspect of the development.

Developer Responsibilities:

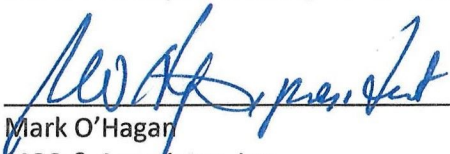
- The Developer shall provide floor plans electronically for posting and application, if available.
- The Developer shall be responsible for all state, local and Monitoring Agent fees, if applicable.
- The Developer shall provide representation at the Public Information Meeting to answer project specific questions.
- The Developer shall show the units to eligible buyers.
- The Developer shall prepare and distribute the Purchase and Sale Agreement to the affordable buyers.
- The Developer shall provide a contact for purchasers to secure specific unit information.

Page 2
Scope of Services
3 Baylor Avenue, Westborough, MA.

Compensation:

- MCO Housing Services shall be compensated 5% per affordable unit, payable at closing.
- A \$5,000 non-refundable deposit is required upon execution of this agreement. Deposit to be deducted from unit closing.
- All expenses for preparation and implementation of the marketing program will be handled by MCO Housing Services, LLC except for any and all expenses for reasonable accommodations which will be paid directly by the developer, i.e. sign language, translation services, foreign language interpreter or other necessary communication aids.

I/We agree to the above services and compensation plan for the marketing and lottery services for the affordable home at 3 Baylor Avenue, Westborough, MA.



Mark O'Hagan
MCO & Associates, Inc.

June 5, 2023

Date



Maureen M. O'Hagan for
MCO Housing Services, LLC

6/5/2023

Date

8 Baylor Drive
Westborough, MA
RFP

PROJECTED INTEREST EXPENSE CALCULATION

Construction Budget: \$350,004
Interest Rate: 8.00%
\$70,001 20% Developer Equity
\$280,003 LOAN AMOUNT

6 Month Construction Schedule
\$46,667 Est. spending per month

Points/Fees/Legal 1% of Loan

Month		
1	\$311	Interest Expense
2	\$622	"
3	\$933	"
4	\$1,244	"
5	\$1,556	"
6	\$1,867	"
7	\$1,867	"
8	\$1,867	Sale to Affordable Buyer

\$10,267 Total Projected Interest

\$3,500 Points/Fees/Legal

\$13,767

\$14,000 TOTAL FINANCING BUDGET



EXHIBIT 6

Site Plan
Elevations
Floor Plans

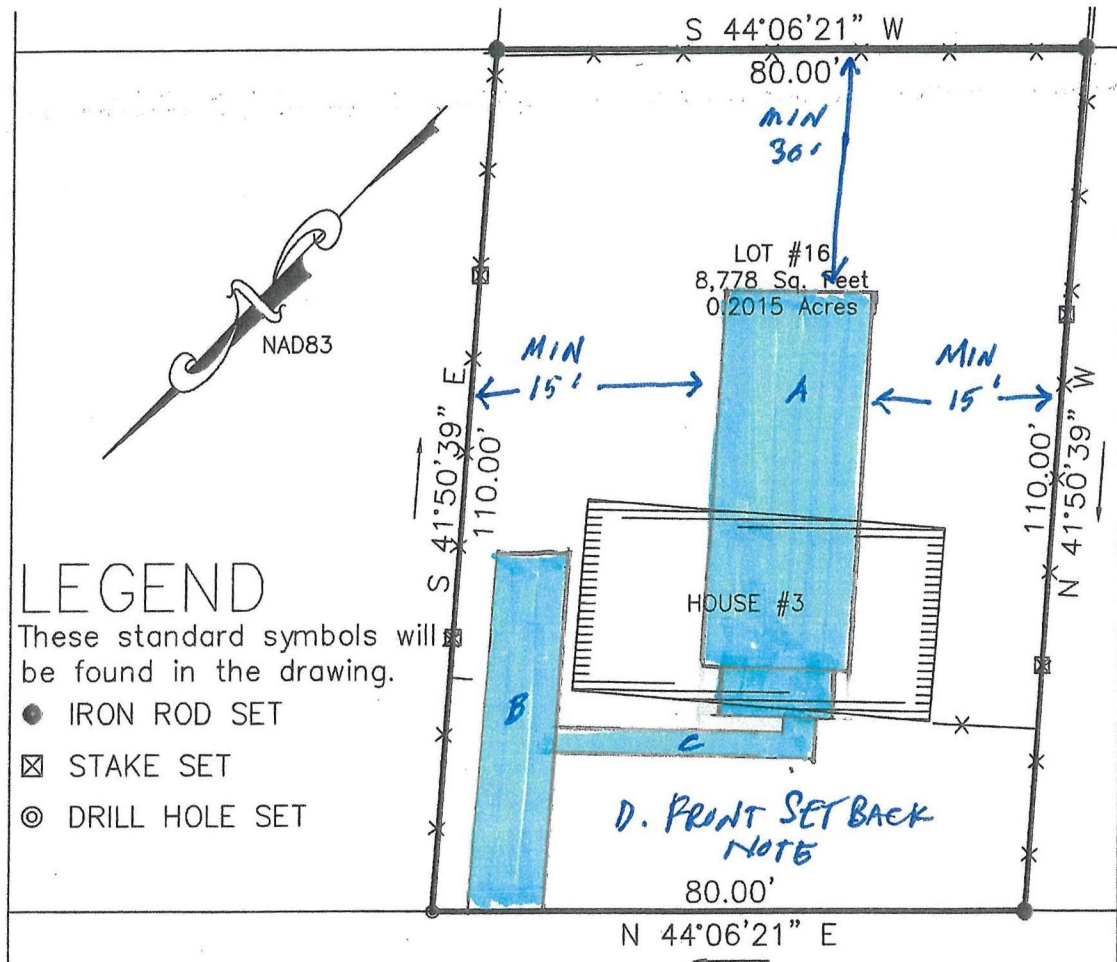
PLEASE NOTE:

The Site was hand drawn to outline the proposed orientation of the home and to show how setbacks are being met. If designated, we will work with the engineer to prepare a more detailed and specific plan for Trust review and approval prior to starting work.

Also, the architectural plans are from a cottage community we are currently building in Lancaster, MA. There are a few changes we intend to make to the plan to add some space and to modify some smaller details to the floor plan. Again, if designated, we will submit revised plans to the Trust for review and approval.

3 BAYLOR DRIVE PROPOSED SITE PLAN (DRAFT)

- A. PROPOSED HOME: 3BR/2 Baths/SLAB +/- 1450 sq. ft.
B. PROPOSED DRIVE: 12 x 45 - Adequate for 2 cars
C. PROPOSED WALKWAY: Walkway to Home



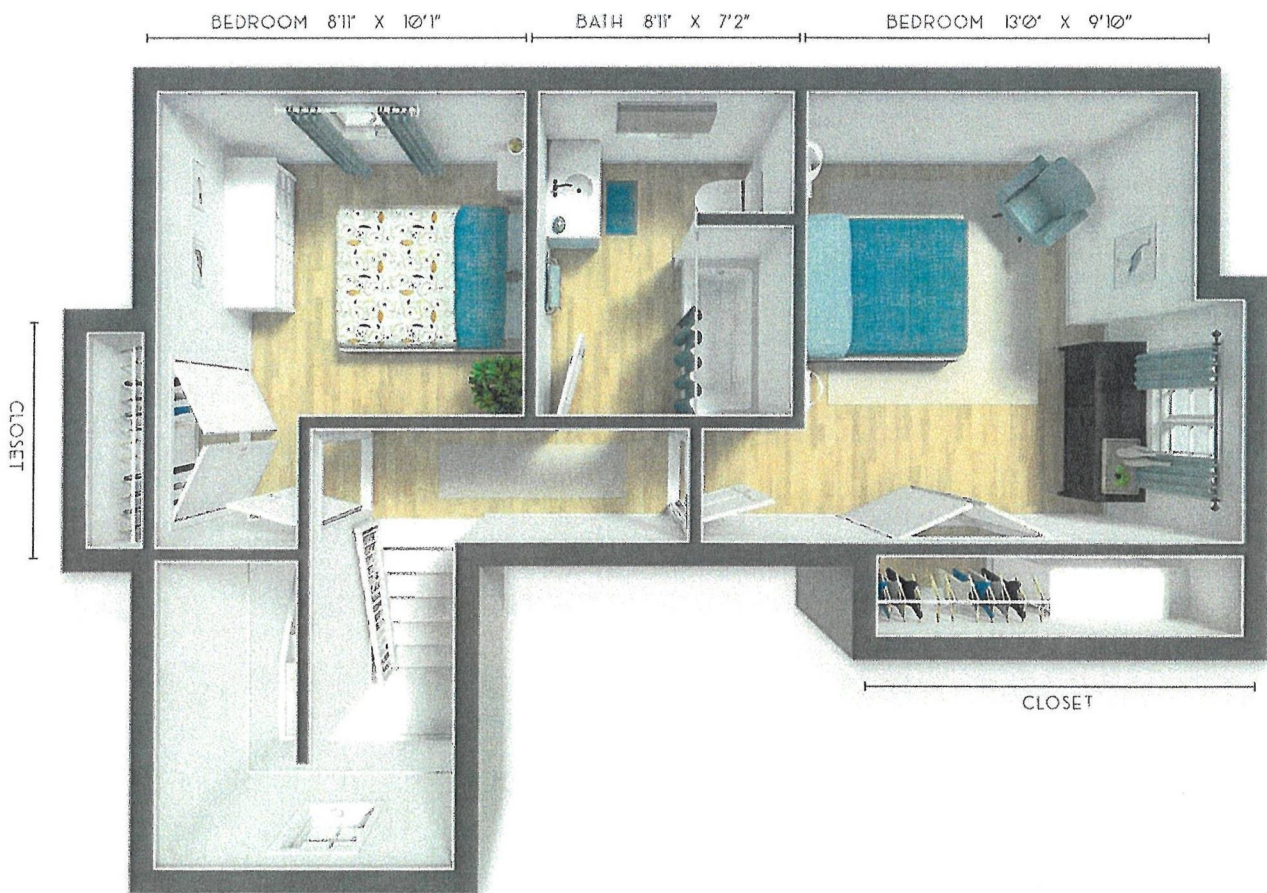
D. STANDARD FRONT YARD SETBACK IS 50 FEET. SINCE HOME IS NON CONFORMING WE CAN UTILIZE THE CURRENT FRONT OF HOME FOR SETBACK. HOME IS EST. 28 FEET BACK, PROVIDING ROOM FOR PROPOSED WITH ADD'L 6' AVAILABLE.





Maple Cottage

3 Beds, 2 Baths - 1,408 SF



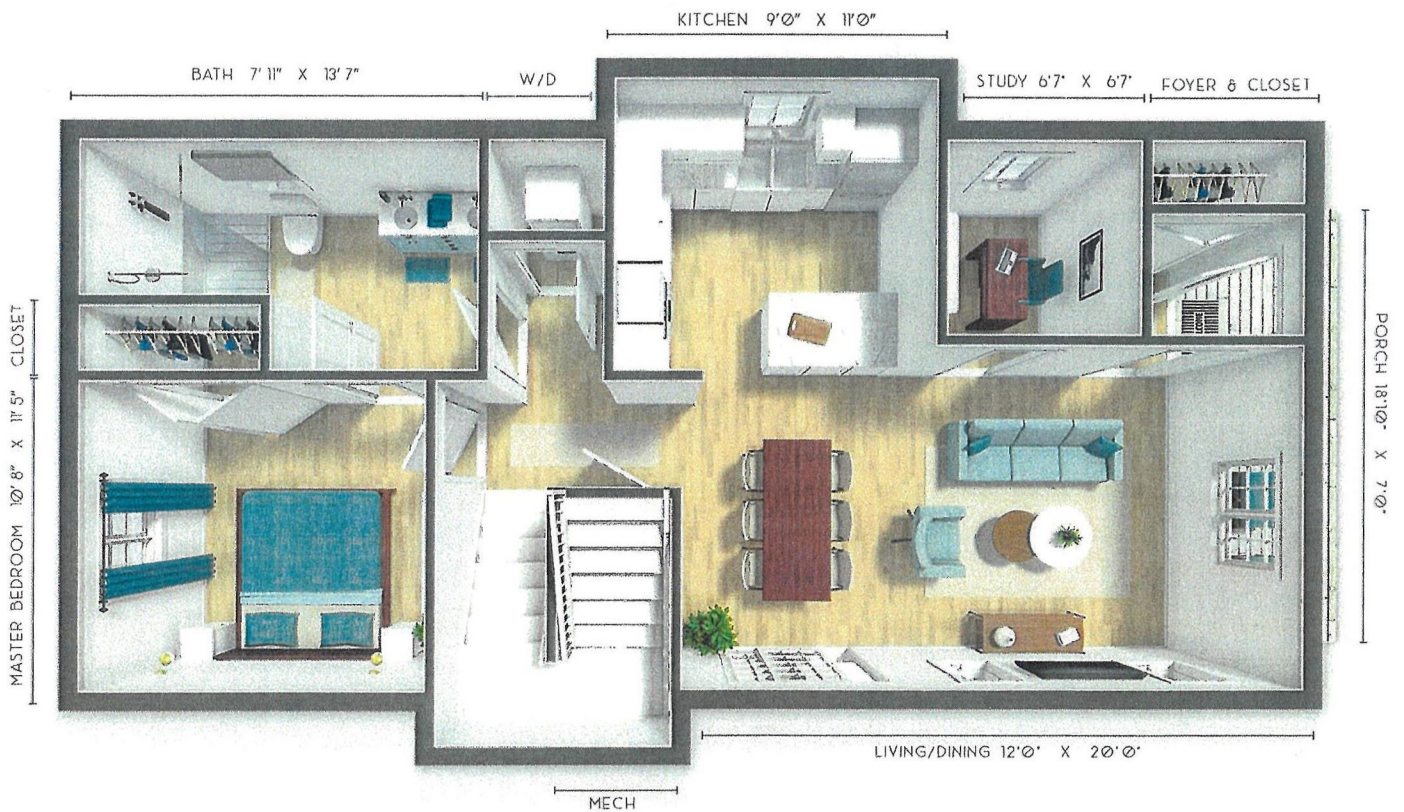
SECOND FLOOR

MCO Cottage Rentals
Cottage Lane, Lancaster, MA 01523 | 978.551.0088



Maple Cottage

3 Beds, 2 Baths - 1,408 SF

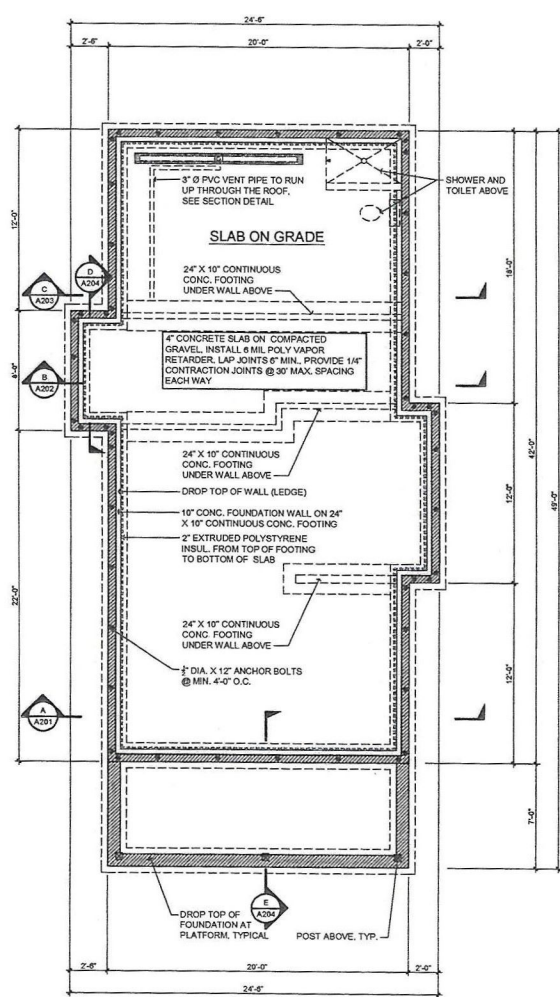


FIRST FLOOR

MCO Cottage Rentals
Cottage Lane, Lancaster, MA 01523 | 978.551.0088

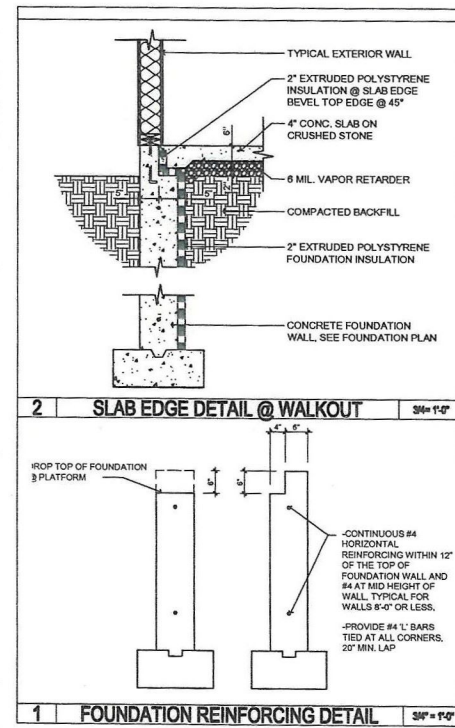


JOSEPH TATONE & ASSOCIATES, LLC
 ARCHITECTURE PLANNING INTERIOR DESIGN
 178 Rock Street, Suite 102, North Reading, MA 01864
 VOICE: (978) 276-1968 FAX: (978) 276-1941



- FOUNDATION NOTES:**
1. EXACT LOCATION AND ELEVATION FOR TOP OF FOUNDATION WALLS AND DROPS TO BE VERIFIED AND COORDINATED ON SITE BY THE PROJECT MANAGER.
 2. SEE SECTIONS FOR REINFORCING, TYPICAL.
 3. SEE FRAMING PLANS FOR POST SCHEDULES, TYPICAL.
 4. ALL POSTS SHALL BEAR DIRECTLY ON FOUNDATION P.T., SILL PLATE, U.O.N.
 5. ALL POSTS SHALL BEAR ON FULL DEPTH SOLID BLOCKING OF LIKE MATERIAL U.O.N. AT ALL FLOOR FRAMING.
 6. SEE SHEET A302 FOR PASSIVE RADON INSTALLATION DETAILS.

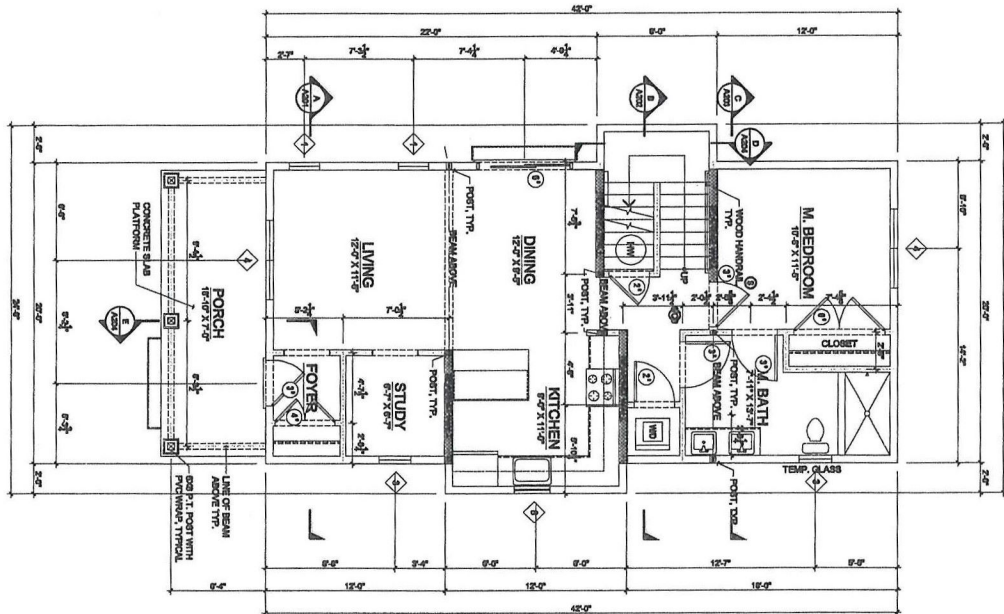
FOUNDATION PLAN



MCO COTTAGE RENTALS
 LANCASTER, MA
FOUNDATION/ BASEMENT PLAN
SMALL COTTAGE - 3 BEDROOM

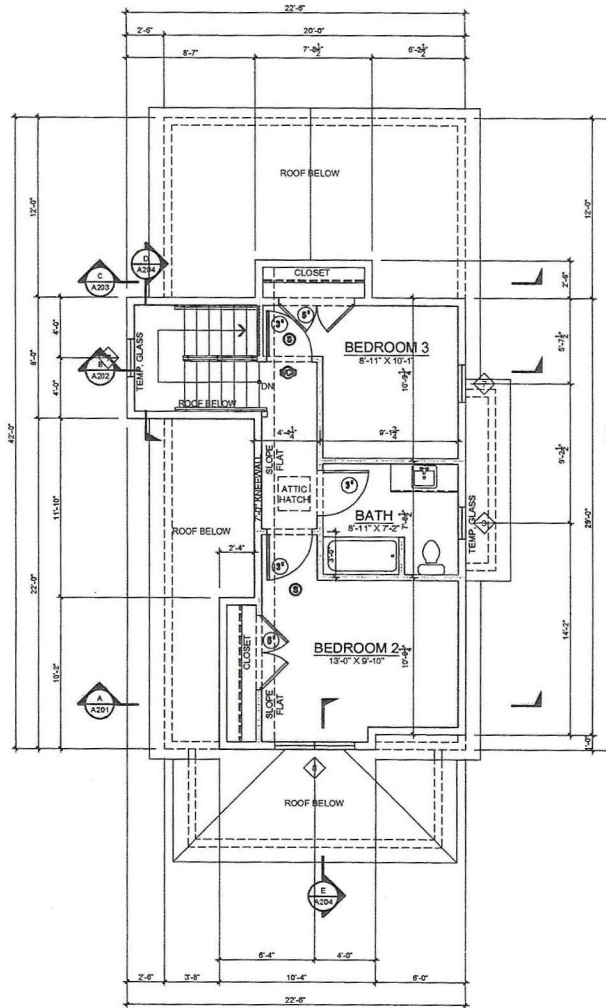
22-008 FL-C3
 11/10/22
 1/8" = 1'-0"

FIRST FLOOR PLAN
804 S.F.



Window Schedule					
Ident.	Model	Unit Size	Rough Opening	Quantity	
1	AC1	2'-0 1/8" x 2'-0 1/8"	2'-0 5/8" x 2'-0 5/8"	2	
3	TV203	2'-1 5/8" x 5'-4 7/8"	2'-2 1/8" x 5'-5 3/8"	2	
4	TV203-2	5'-3 3/8" x 5'-4 7/8"	5'-3 7/8" x 5'-5 3/8"	2	
5	CV125	2'-4 3/8" x 2'-4 3/8"	2'-4 7/8" x 2'-4 7/8"	1	





SECOND FLOOR PLAN
524 S.F.

Mark	Model	Unit Size		Rough Opening		Quantity
		Width	Height	Width	Height	
3	TW2036	2'-1 5/8"	3'-8 7/8"	2'-2 1/8"	3'-9 3/8"	1
7	TW2446	2'-5 5/8"	4'-8 7/8"	2'-6 1/8"	4'-9 3/8"	2
8	TW2446-2	5'-3 3/8"	4'-8 3/4"	5'-3 7/8"	4'-9 1/4"	1



JOSEPH TATONE & ASSOCIATES, LLC
ARCHITECTURE PLANNING INTERIOR DESIGN
178 Park Street, Suite 102, North Reading, MA 01864
VOICE: (978) 276-1660 FAX: (978) 276-1661

MCO COTTAGE RENTALS
LANCASTER, MA

SECOND FLOOR PLAN
SMALL COTTAGE - 3 BEDROOM

22-008 FL-C3

11/10/22

1/8" = 1' - 0"

A103



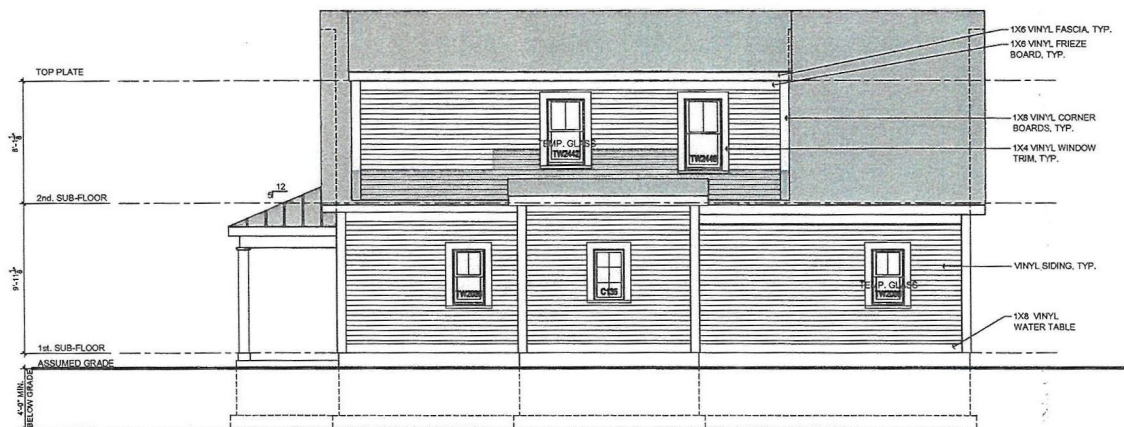
JOSEPH TATONE & ASSOCIATES, LLC
ARCHITECTURE PLANNING INTERIOR DESIGN

2 Elmgrove Barr, North Reading, Massachusetts 01864
VOICE: (978) 276-1960 FAX (978) 276-1961

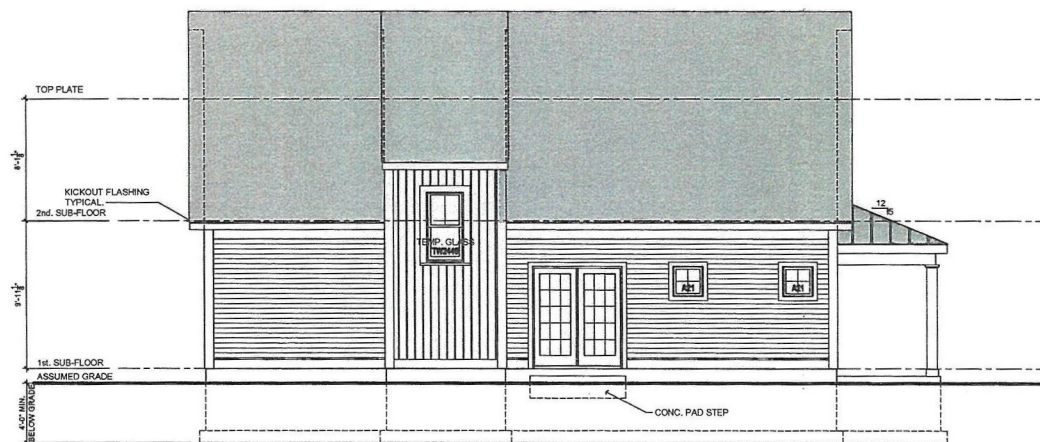
MCO COTTAGE RENTALS
LANCASTER, MA
ELEVATIONS
SMALL COTTAGE - 3 BEDROOM

22-008-FILEV	11/10/22	1/8" = 1' - 0"
--------------	----------	----------------

A301



RIGHT SIDE ELEVATION



LEFT SIDE ELEVATION



JOSEPH TATONE & ASSOCIATES, LLC
ARCHITECTURAL PLANNING INTERIOR DESIGN
1 Elgin Ave. North Reading, Massachusetts 01864
VOICE: (978) 276-1949 FAX: (978) 276-1941

MCO COTTAGE RENTALS
LANCASTER, MA

ELEVATIONS
SMALL COTTAGE - 3 BEDROOM

22-008-ELEV
11/10/22
1/8" = 1' - 0"

A302



EXHIBIT 7

Letter from Construction Lender: Middlesex Savings Bank



June 7th, 2023

Mark O'Hagan
35 Fox Run Road
Bolton, MA 01740

To Whom It May Concern,

Middlesex Savings Bank has had a long standing relationship with Mr. O'Hagan on a number of successful construction projects throughout the years. He has an excellent credit reputation within the Bank and we seek out new opportunities to expand our relationship on any new upcoming projects.

We have had preliminary discussions on the affordable home construction project in Westborough. While subject to underwriting and a satisfactory review of project documentation, I would anticipate approval based on Mr. O'Hagan relationship with the Bank and significant experience.

Please feel free to reach out with any questions you may have.

Sincerely,

Andrew H. Howard
Vice President
Middlesex Savings Bank
Commercial Lending Department

120 Flanders Road
Westborough, MA 01581
Tel: (508) 599-5843
Email: andrew.howard@middlesexbank.com



EXHIBIT 8

SAMPLE Marketing Plan & Application



your resource for Affordable Housing



Village Commons Westborough, MA

Marketing and Outreach Plan Lottery Plan

Introduction

This plan describes the marketing program and minority outreach for Village Commons in Westborough, MA which is a new 15 home subdivision offering 3 affordable detached single family homes by lottery to eligible first time homebuyers.

The units will be distributed based upon criteria established by the Department of Housing and Community Development (DHCD) and the Local Action Unit (LAU) Program. These units will be distributed to two applicant pools; the Local Pool qualified under Westborough's Local Preference criteria and the Open Pool

Applicants will not be discriminated against on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

The objective of the marketing program is to identify a sufficient pool of applicants for the available units. Based upon the lottery results, all applicants would have their proper rank in the appropriate pools. This will enable us to quickly determine who would have the first opportunity for the purchase of an upcoming home.

What follows is a list of activities and materials we intend to utilize to assist in our marketing of the units, processing of the applicants and our attempts to reach out to the local community's minority population.

General Information

Village Commons Realty Trust and the Town of Westborough have worked together to create the affordable housing opportunity at Village Commons, located at Daania Drive in Westborough, Massachusetts. Village Commons includes 15 units, consisting of 3 affordable single family detached homes that include 2 bedrooms, 2 ½ baths, and a one car attached garage or two car detached covered parking spaces depending on unit type.

These units will be sold, by lottery, to households who meet the eligibility requirements and have an income at or below 80% of the area median income, for the Worcester MA HUD Metro FMR, adjusted for Household size. The unit pricing for the lottery is \$203,700.

The affordable units will have a "Deed Rider" that will be recorded with the deed at the time of purchase. This deed rider restricts the amount that the unit can be resold for, based on a Resale Price Multiplier, and requires



subsequent buyers to have a household income at or below 80% of the area median income at the time of resale. The deed rider requires principal residency, affordability for perpetuity and prior approval from the Town and DHCD for capital improvements and refinancing. Only household members may sign the mortgage.

Village Commons Realty Trust will be sponsoring an application process and lottery to rank the eligible program applicants. The application and lottery process as well as the eligibility requirements, are described in this plan. The project has contracted MCO Housing Services, of Harvard, MA, as their lottery agent. MCO Housing Services has been providing Lottery Services to area developers for over 20 years. The contact information is:

MCO Housing Services
Maureen O'Hagan
P.O. Box 372
Harvard, MA 01451
(978) 456-8388
maureen@mcohousingservices.com

Marketing and Outreach Plan

Westborough is located 12 miles east of Worcester and 28 miles west of Boston with easy access to Routes 9, 190, 495 and the Mass Pike. Commuter rail service into Boston and Providence is available within walking distance of Village Commons.

Application availability and a public information meeting will be announced, with a minimum of two ads, in the *Westborough News*, the local newspaper. Additional ads will be placed in the *Worcester Telegram and Gazette*. (See attached Marketing and Outreach Schedule for complete marketing program.) We will work closely with the *Westborough News* and *Worcester Telegram and Gazette* to have articles placed to ensure awareness of the project and the available affordable housing opportunity.

Minority outreach will be conducted through the *Worcester Telegram and Gazette* and *Hispano Voicero* Newspaper. Placement of notices on the local cable station and the town website will be pursued.

A listing on the www.massaccesshousingregistry.org and www.mahahome.org will also announce the lottery and application availability. Additionally, a mailing will be sent to local social service and public organizations. See attached list.

MCO Housing Services will post Village Commons lottery information and application on line at www.mcohousingservices.com. Applicants can apply online at www.mcohousingservices.com or to receive an application contact MCO Housing Services at 978-456-8388 or lotteryinfo@mcohousingservices.com or pick up applications at the Westborough Town Hall or Public Library. MCO Housing Services can be reached at:

MCO Housing Services
P.O. Box 372
Harvard, MA 01451
(978) 456-8388
FAX: (978) 456-8986
lotteryinfo@mcohousingservices.com

A local Public Information Meeting will be held via Zoom where questions regarding program eligibility requirements, preferences for selections and the lottery process will be addressed. The application deadline is _____ with the lottery being held _____.

Online applicants will receive their lottery code upon application submittal. A confirmation letter will be sent to each eligible applicant, who mailed in their application, stating their lottery code after the application deadline. Lottery codes will be announced during the lottery drawing, to ensure applicants privacy.

Eligibility Requirements

Each lottery applicant must meet the following eligibility requirements:

1. Must be a first time homebuyer defined as not having owned residential property for three years.

****Exceptions as follows:**

1. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
2. single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of who the individual has custody or joint custody, or is pregnant);
3. households where at least one household member is 55 or over;
4. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
5. households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of construction a permanent structure.

****A home owned by one of the above exceptions must be sold prior to closing on the affordable unit.**

2. Meet the maximum allowable income guidelines, adjusted for household size, as follows:

Household Size	1	2	3	4
Max Allowable Income	\$54,950	\$62,800	\$70,650	\$78,500

(Note: This represents 80% of the annual household median income for the area and is subject to adjustments. This assumes a household size of 1-4 people. This income limit is subject to change based upon HUD updating.)

3. Total household assets shall not exceed \$75,000. Full value or a portion of liquid retirement assets are counted.

Complete Income and Asset Guidelines will be provided upon request, if you have an opportunity to purchase or you can view online at www.mcohousingservices.com.

Additional restrictions;

- Must meet one of the Local Preference Eligibility Criteria to be included in the local pool.
- Units must be principal residence of the owners and can not be rented or leased.
- Non-household members are not permitted to be co-signers on the mortgage.

Mortgage Guidelines:

1. The loan must have a fixed interest rate through the full 30 year term of the mortgage.
2. The loan must have a current fair market interest rate. (No more than 2 percentage points above the current MassHousing Rate.)
3. The buyer must provide a down payment of at least 3%, 1.5% of the purchase price must come from the buyer's own funds.
4. The loan can have no more than 2 points.
5. The sales price of the unit is set by DHCD to be affordable to an income-eligible household paying no more than 30% of their monthly income for housing costs. The buyer may not pay more than 38% of their monthly income for housing costs.

A mortgage pre-approval letter will be required to participate in the lottery. The mortgage must be from an institutional lender familiar with affordable deed restriction guidelines. The VA will not close on Deed Restricted properties so you are not able to use those programs. It is recommended applicants consider the One Mortgage Program through Massachusetts Housing Partnership (mhp.net) or a MassHousing loan for their financing.

Complete financial documentation will also be required to participate in the lottery. Failure of applicants to provide documentation will disqualify them for the lottery.

Lottery Process and Preferences

MCO Housing Services will screen all applications. Eligible online applicants will receive a confirmation upon submission of application. Applicants who mail in their application will receive a confirmation letter.

There will be two pools for this lottery, Local and Open. The Local Pool has two units.

Applicants that at meet at least one of the following local preference will be included in the local pool.

- ☐ Current Westborough Resident.
- ☐ Currently employed by the Town of Westborough
- ☐ Currently employed by the Westborough Public School Dept.
- ☐ Employees of Businesses Located in Westborough or with a bonafide offer letter from a company located in Westborough
- ☐ Families of children that attend Westborough schools

Proof of local preference will be required if they have an opportunity to purchase and will be verified by the Town.

Household Size

Preference for the two bedroom units will be given to households who require two bedrooms. Second preference is for households who require one bedroom.

Unit preferences are based on the following:

- a. There is a least one occupant per bedroom.
- b. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- c. A person described in (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and reliable medical documentation is provided substantiating the adverse impact.

- d. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- e. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

Minority Preference

If the percentage of minority applicants in the Local Preference Pool is less than the percentage of minorities in the Surrounding HUD-defined area, currently 19.3%, a preliminary lottery will be held, comprised of all the minority applicants who do not qualify for the Local Preference Pool. These minority applicants would be drawn at random from the general pool until their percentage in the local pool closely approximates the percentage in the surrounding HUD-defined area. Applicants not selected for the local pool would be in the at-large pool only.

Resale of Affordable Units

The resale of the affordable units will be coordinated by the Monitoring Agent. The affordable units must be resold at an affordable price, which limits the amount of profit. If you have an opportunity to purchase you will receive a copy of the LIP Homebuyer Disclosure Statement which outlines the limitation on profit, steps to resell the unit, time allowed to sell, and capitol improvements etc. If you would like to receive a copy of this document send an email to maureen@mcohousingservices.com and a copy will be emailed to you.

Summary

We believe this outreach program will ensure that the Town of Westborough and the surrounding communities will be notified of the available opportunities and the smooth and fair processing of all potential applicants. It is our intention to work with the Town of Westborough to incorporate local requests and ideas.

As authorized representatives of Village Commons Realty Trust and MCO Housing Services, respectively each of us has reviewed this plan and agrees to implement this AFHMP, which shall be made effective as of the approval dates. Further, by signing this form, Village Commons Realty Trust agrees to review and update its AFHMP as necessary in order to comply with all applicable statutes, regulations, executive orders and other binding DHCD requirements pertaining to affirmative fair housing marketing and resident selection plans reasonable related to such statutes, regulations, executive orders, as same may be amended from time to time. We hereby certify that all the information stated herein, as well as any information provided herewith, is true and accurate.

Maureen O'Hagan
MCO Housing Services

DATE

SAMPLE



your resource for Affordable Housing



Project Information and Lottery Application Village Commons Westborough, MA

Village Commons, located on Daania Drive in Westborough MA, is a new 15-unit development offering 3 affordable two bedroom detached single family homes, by lottery, for eligible first-time homebuyers (certain exceptions apply). These homes include two bedrooms; 2-1/2 baths and a one car attached garage or a two car detached covered parking area, depending on unit type, in approximately +/- 1700 sq. ft.

The purchase price has been set at \$206,600 with a monthly condo fee of \$200. The 2021 Westborough tax rate is \$18.54/per thousand. The homes will be sold by lottery as outlined in this package. Please review the enclosed information packet in detail and complete the application and disclosure statement at the rear of the packet.

PLEASE NOTE: All applicants must include a mortgage pre-approval letter, from an institutional lender familiar with affordable deed restrictions, and complete financial documentation with the application. An application will be considered incomplete and will not be included in the lottery if a mortgage pre-approval letter and all required documentation is not received on or before the application deadline. VA and Quicken loans are not allowed.

Key dates:

Public Information Meeting via Zoom

6:30 p.m., Tuesday, March 1, 2022

Go to Zoom.com and when prompted provide:

Meeting ID: 868 5985 3962

Passcode: 568716

Application Deadline

March 26, 2022

Lottery via Zoom

3:00 p.m., Friday, April 22, 2022

Go to Zoom.com and when prompted provide:

Meeting ID: 882 2792 6902

Passcode: 754974

Applicants will not be discriminated against on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law.

Thank you for your interest in affordable housing at Village Commons. If you have questions and cannot attend the Public Information Meeting, please contact MCO Housing Services at 978-456-8388 or email us at lotteryinfo@mcohousingservices.com. We encourage you to advise other people or organizations that may be interested in this program and make copies of the relevant information as needed.



Sincerely,

Maureen M. O'Hagan

Maureen M. O'Hagan
MCO Housing Services for
Village Commons LLC

This is an important document. Please contact [AGENCY NAME] at [PHONE #] for free language assistance.

Este documento es muy importante. Favor de comunicarse con el MCO Housing en 978-456-8388 para ayuda gratis con el idioma. (Spanish)

Este é um documento importante. Entre em contato com o MCO Housing Serv no número 978-456-8388 para obter assistência gratuita com o idioma. (Portuguese)

Dokiman sila a enpòtan. Tanpri kontakte MCO Housing la nan 978-456-8388 pou asistans gratis nan lang. (Haitian Creole)

此文件為重要文件。如果您需要免費的語言翻譯幫助，請聯絡 MCO Housing 聯絡方式：978-456-8388。(Chinese, Traditional)

此文件為重要文件。如果您需要免費的語言翻譯幫助，請聯絡 MCO Housing 聯絡方式：978-456-8388。(Chinese, Simplified)

Это весьма важный документ. Свяжитесь с сотрудником MCO Housing на предмет оказания бесплатной помощи по переводу на иностранный язык (978-456-8388). (Russian)
(Phone #)

នេះគឺជាឯកសារសំខាន់។ សូមទំនាក់ទំនង MCO Housing តាមរយៈ 978-456-8388 ដើម្បីទទួលបានជំនួយ
ផ្នែកភាសាដោយឥតគិតថ្លៃ។ [Mon-Khmer, Cambodian]

Đây là một tài liệu quan trọng. Vui lòng liên hệ MCO Housing tại 978-456-8388 để được hỗ trợ ngôn ngữ miễn phí. (Vietnamese)

Kani waa dukumentiyi muhiim ah. Fadlan MCO Housing kala soo xiriir 978-456-8388 si aad u hesho gargaar xagga luqadda oo bilaash ah. (Somali)

هذه وثيقة مهمة. يرجى الاتصال بـ MCO Housing بـ 978-456-8388 للمساعدة اللغوية المجانية.
[Phone #] [Agency Name] (Arabic)

Ce document est très important. Veuillez contacter le MCO Housing au 978-456-8388 afin d'obtenir une assistance linguistique gratuite. (French)

Il presente è un documento importante. Si prega di contattare il MCO Housing al 978-456-8388 per avere assistenza gratuita per la traduzione. (Italian)

Village Commons

AFFORDABLE HOMES through DHCD Question & Answer

What are the qualifications required for Prospective Buyers?

- Qualify based on the following maximum income table, which is adjusted for household size:

Household Size	1	2	3	4
Max Allowable Income	\$55,350	\$63,250	\$71,150	\$79,050

LOTTERY APPLICANT QUALIFICATIONS:

- Household income cannot exceed the above maximum allowable income limits. Income from all adults 18 and older will be counted.
 - Household must be a first time homebuyer defined as not having owned a residential property for three years, including homes in a trust. ** The following exceptions apply:
 - displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
 - single parent, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of who the individual has custody or joint custody, or is pregnant);
 - households where at least one household member is 55 or over;
 - households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
 - households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of construction a permanent structure.
- ** A home owned by one of the above exception must be sold prior to closing on the affordable unit.
- Total household assets shall not exceed \$75,000. Liquid retirement assets are counted.
 - Individual retirement, 401K and Keogh accounts are included at 100% of the account value.
 - The value of Retirement and Pension Funds differ if you are employed or are no longer working. If still employed the value is determined using the amount you can withdraw less any penalties or transaction costs. At retirement, termination of employment or withdrawal periodic receipts from pension and retirement funds are counted as income. Lump sum receipts are counted as assets.
 - Assets divested for less than their fair market value within the last two years will be counted at their full Fair Market Value to determine eligibility.

Complete Income and Asset Guidelines will be provided upon request, if you have an opportunity to purchase or you can view online at www.mcohousingsservices.com.

Other program highlights for Lottery applicants:

- Unit must be principal residence of the owners and cannot be rented or leased.
- Non-household members are not permitted to be co-signers on the mortgage.
- A mortgage pre-approval letter, from a bank experienced with deed-restricted properties, is required to participate in this lottery.

Are there mortgage guidelines that we need to follow?

Yes, they are:



1. Be a fully amortizing fixed rate mortgage with a down payment of at least 3%, at least half of which must come from the buyer's own funds.
2. Be made by an institutional lender.
3. Have a fixed interest rate through the full term of the mortgage that is a current fair market interest rate.
4. No more than 2 points.
5. Monthly housing (inclusive of principal, interest, property taxes, hazard insurance, private mortgage insurance and condominium or homeowner association fees) may not exceed 38% of the buyers monthly income for the mortgage.
6. Non-household members shall not be permitted as co-signers of the mortgage.

The mortgage must be from an institutional lender familiar with affordable deed restriction guidelines. The VA and Quicken loans are not accepted. It is recommended applicants consider the One Mortgage Program through Massachusetts Housing Partnership (mhp.net) or a MassHousing loan for their financing.

Are there preferences for those with families?

Yes. Household size preference for the two-bedroom units will be given to a household that requires two bedrooms, second preference is for households requiring one bedroom.

Household size preferences are based on the following:

- a. There is a least one occupant per bedroom.
- b. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- c. A person described in (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and reliable medical documentation is provided substantiating the adverse impact.
- d. A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.
- e. If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

Persons with disabilities are entitled to request a reasonable accommodation of rules, policies, practices, or services or to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the person(s) with disabilities equal opportunity to use and enjoy the housing. All requests must be made at application and documentation provided, i.e. letter from doctor.

Are there any restrictions?

YES. Deed restrictions are used to ensure the units are affordable for future buyers. The deed rider requires principal residency, affordability for perpetuity and prior approval from the Town and Monitoring Agent for capital improvements and refinancing. If you choose to sell your unit you must notify the town and Monitoring Agent in writing. There is a limit on the resale price. The maximum resale price is determined by the Monitoring Agent using a Resale Price Multiplier, a figure calculated by taking the initial sales price and dividing it by the area median income. **For example**, if the initial price is \$206,600 and the current area median income is \$98,800, the Resale Price Multiplier would be $\$206,600/\$98,800 = 2.09$.

Upon resale, the Resale Price Multiplier is multiplied by the updated area median income number to determine the maximum resale price.

All selected applicants are urged to review the deed rider with their own attorney. All buyers will be provided with a copy at the time of Purchase and Sale Agreement. Email maureen@mcohousingervices.com for a copy of the deed rider.



How much money do I need to make to afford the unit?

The minimum income required to purchase is based upon an applicant's ability to secure a mortgage. Attached is a "Sample Affordability Analysis" based upon current interest rates and anticipated real estate taxes and related housing expenses.

Lottery Process

Due to the nature of the affordable units' availability it is important for everyone to understand the procedure. Please understand the allowable income guidelines are adjusted based upon your household size. Also be advised that the program and its requirements are subject to changes in local, state or federal regulations.

Local Preference

Two units are available for households who meet at least one of the Local Preference Criteria as stated on the application.

Consideration for Minorities

If the percentage of minority applicants in the Local Preference Pool is less than the percentage of minorities in the Westborough MA HUD metro FMR Area, currently 28.2%, a preliminary lottery will be held, comprised of all the minority applicants who do not qualify for the Local Preference Pool. Minority applicants would be drawn until their percentage in the Local Pool at least meets the percentage in the Westborough MA HUD Metro FMR Area. Applicants not selected for the local pool would be in the open pool only.

Lottery Pools

Three affordable detached single-family homes are available by lottery at Village Commons. The homes will be distributed by lottery through the Local Preference Pool and Open Pool.

<u>Pool</u>	<u>Qualifications</u>	<u># of Units</u>
Local Pool	Must meet at least one of the Local Preference Criteria as listed on the application	2
Open Pool	All applicants-including local pool	1

Local applicants would have three opportunities to purchase a unit by being in both the Local and Open Pools.

All eligible applicants will be pulled and their lottery code announced at the time of the lottery. This order of selection will establish the rankings for the homes distribution. There will be two pools of applicants, one for local applicants only and the second for local and non-local applicants (open pool). The first two highest ranking local applicants that meet the household size preference criteria (see page3) would have an opportunity to purchase the two homes in the Local Pool, and the remaining Local Pool applicants would establish the waiting list for those homes. The highest ranking applicant that meets the household size preference for the Open Pool would have the opportunity to purchase the available home, and the remaining Open Pool applicants would establish the waiting list for the homes.

NOTE: Homes will not be offered to smaller households until all two bedroom households have been offered a unit. This means if we exhaust two bedroom households in the local pool we will move to the open pool to fill the units before offering to smaller households in the local pool.

Time Frames

If you are selected and could purchase the unit you will speak or meet with a representative to review your application to verify all information. The Applicant selected for the home will start working with their lender immediately to secure the necessary mortgage. Please be advised that the final income verification will be done at the time you have an opportunity to purchase a unit. All applicants will be determined income/asset eligible BEFORE they are entered into the lottery. The selected applicants' financial documents are verified again just before closing.

Acceptance of Home

If you choose not to purchase the property, you will go to the bottom of the list and will likely NOT have another opportunity.

Summary

We hope this helps explain the process by which the units will be distributed. It can be a lengthy and sometimes complicated process. We greatly appreciate your participation and wish you the best of luck in the lottery process.

SAMPLE AFFORDABILITY ANALYSIS

Home Price	\$ 206,600.00
<i>Interest Rate</i>	3.12%
<i>Down Payment (%)</i>	5%
Down Payment (\$)	\$ 10,330.00
Mortgage Amount	\$ 196,270.00
Monthly Expenses	
<i>Principal & Interest</i>	\$ 840.00
<i>Real Estate Taxes</i>	\$ 319.00
<i>Private Mortgage Insurance</i>	\$ 128.00
<i>Hazard Insurance</i>	\$ 69.00
<i>Monthly Fee</i>	\$ 200.00
TOTAL Monthly Expenses	\$ 1,556.00

NOTES:

ALL values are estimates and are subject to change.

Westborough 2021 Residential Tax Rate = \$18.54 per thousand

Unit Availability and Distribution

Unit #	Pool	Estimated Availability
---------------	-------------	-------------------------------



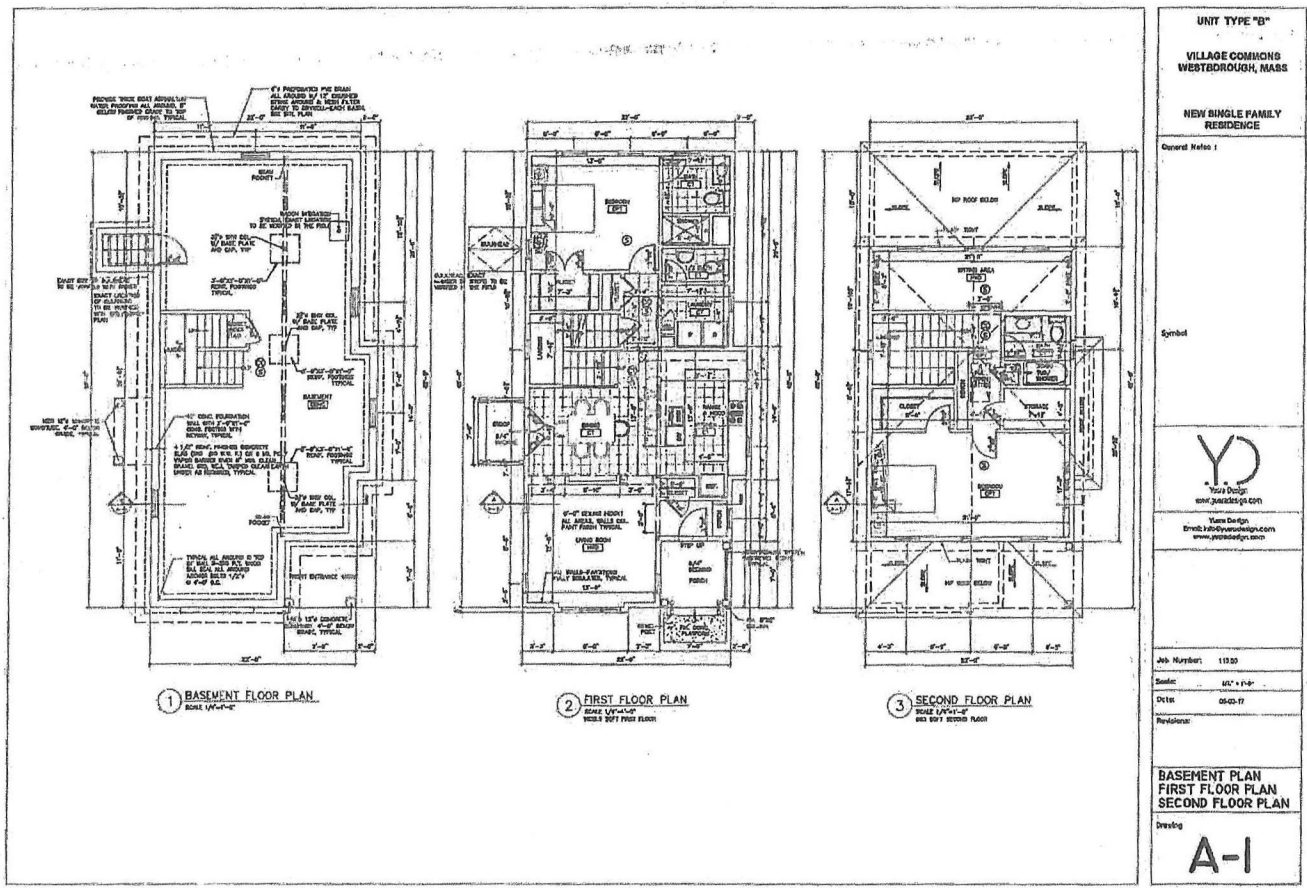
SAMPLE



Unit Style B



FRONT ELEVATION

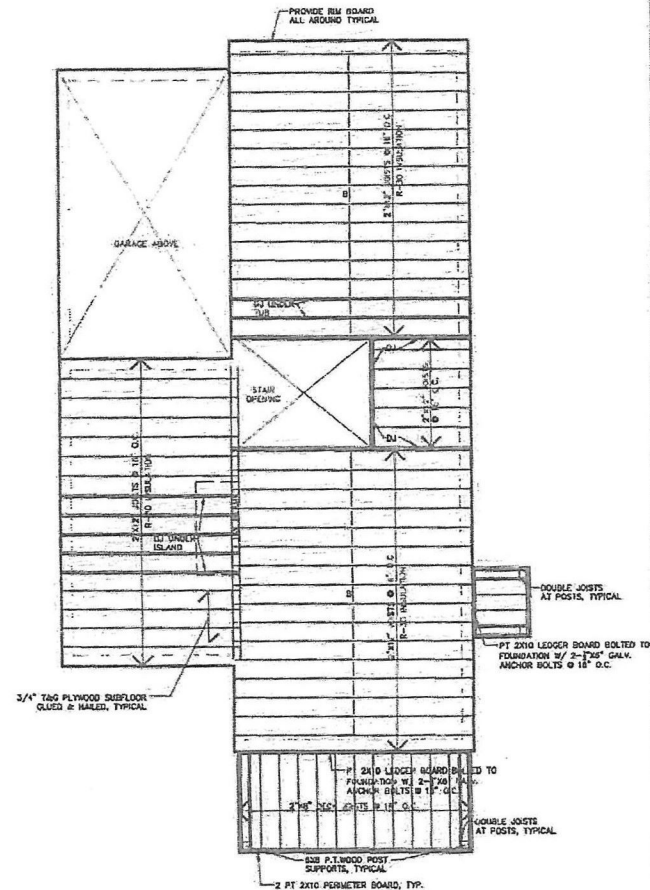
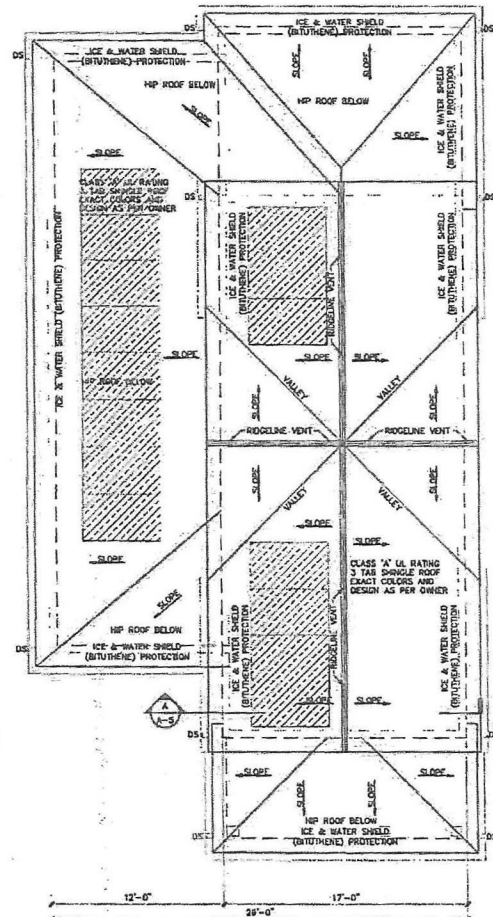
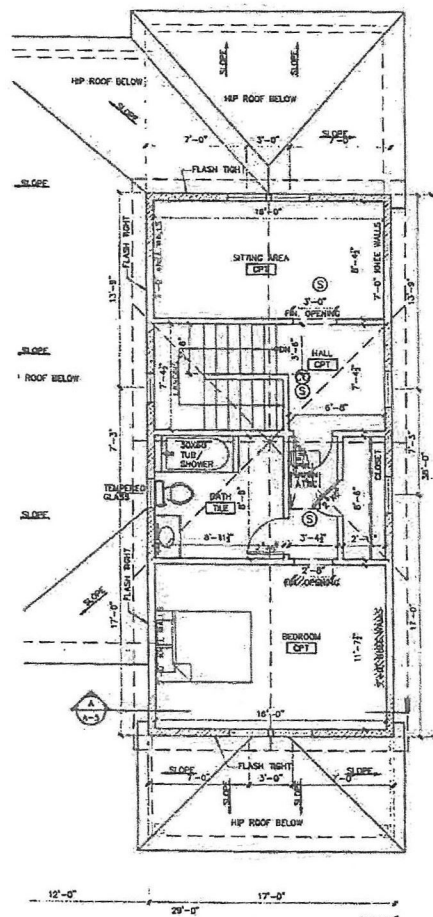


UNIT STYLE C



SAN

DELTA = WALL BRACING: CONTINUOUS SHEATHING WOOD
STRUCTURAL PANEL



UNIT TYPE

VILLAGE COI
WESTBOROUGH

NEW SINGLE I
RESIDEN

General Notes :

Symbol



Yusra Desi
Email: info@yusrac
www.yusradesi

Job Number: 111.00

Scale: 1/4" =

Date: 03-13-1

Revisions:
05-18-1
04-01-2
05-20-2
05-22-2

SECOND FLOOR
ROOF FLOOR
FIRST FLOOR

Drawing

A-



PLEASE READ THE FOLLOWING CAREFULLY

- 1. More than 60% of applications submitted to MCO Housing Services for lotteries are incomplete and not included in lotteries. Please take the time to read the application and submit all required documentation. It is your responsibility to provide the correct documentation. It does not matter if you were the first application or the last application received, we will NOT review applications until AFTER the posted deadline.**
- 2. Read the NOTES on the Required Personal Identification and Income Verification Documents. Failure to do so could mean the difference between a complete and incomplete application as well as eligibility for a unit.**
- 3. All financial documentation is required from all household adults aged 18 or older. No exceptions.**
- 4. DO NOT ASSUME you do not need to provide a certain document. When in question call or email BEFORE you submit your application.**
- 5. Do NOT forget to include statements from Robinhood or any other online investment accounts. They are considered part of your assets. If you have an open account, you must provide statement whether there are any funds in the account or not.**
- 6. If you are unable to provide specific information, then submit a note with your application explaining the circumstances. This will not guarantee your application will be included in the lottery, but depending on the circumstances, we may be able to work with you.**
- 7. Do not take photos with your cellphone of any documentation and email it to us. The photos are not legible, and we will not accept them.**
- 8. You can fax your information, but it is not recommended. If all pages are not received your application would be considered incomplete.**

Village Commons

LOTTERY APPLICATION

For Office Use Only:

Date Appl. Rcvd: _____

Local: Y / N

Household Size: _____

Lottery Code: _____

APPLICATION DEADLINE: March 26, 2022**PERSONAL INFORMATION: PRINT LEGIBLY**

Date: _____

Name: _____

Address: _____ Town: _____ Zip: _____

Home Tele: _____ Work: _____ CELL: _____

Email: _____

Have you or any member of your household ever owned a home? _____ If so, when did you sell it? _____

You must meet one of the Local Preference Eligibility Criteria established by the Town of Westborough to be in the local pool. Please check the appropriate category(s) that applies to your household*:

- ☐ Current Westborough Resident.
- ☐ Currently employed by the Town of Westborough
- ☐ Currently employed by the Westborough Public School Dept.
- ☐ Employees of Businesses Located in Westborough or with a bonafide offer letter from a company located in Westborough
- ☐ Families of children that attend Westborough schools

*All local applicants will need to provide proof if you have the opportunity to purchase a unit and will be verified by the Town of Westborough.

The total household size is _____

Household Composition: Include Applicant(s)

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

Name _____ Relationship _____ Age _____

FINANCIAL WORKSHEET: (Include all Household Income which includes gross wages, retirement income (if drawing on it for income), business income, veterans benefits, alimony/child support, unemployment compensation, social security, pension/disability income, supplement second income and dividend income.)

Borrowers Monthly Base Income (Gross) _____

Other Income _____

Co-Borrowers Monthly Base Income (Gross) _____

Other Income _____

TOTAL MONTHLY INCOME: _____

Household Assets: (This is a partial list of required assets. A complete list will be provided should you have an opportunity to purchase. Complete all that apply with current account balances)

Checking (avg balance for 3 months) _____
Savings _____
Stocks, Bonds, Treasury Bills, CD or _____
Money Market Accounts and Mutual Funds _____
Individual Retirement, 401(k) and Keogh accounts _____
Retirement or Pension Funds _____
Revocable trusts _____
Equity in rental property or other capital investments _____
Cash value of whole life or universal life insurance policies _____
Down-payment Gift _____

TOTAL ASSETS _____

EMPLOYMENT STATUS: (include for all working household members. Attach separate sheet, if necessary.)

Employer: _____
Street Address: _____
Town/State/Zip: _____
Date of Hire (Approximate): _____
Annual Wage - Base: _____
Additional: _____ (Bonus, Commission, Overtime, etc.)

ABOUT YOUR FAMILY: OPTIONAL

You are requested to fill out the following section in order to assist us in fulfilling affirmative action requirements. Please be advised that you should fill this out based upon family members that will be living in the home. Please check the appropriate categories:

	Applicant	Co-Applicant	(#) of Dependents
White	_____	_____	_____
African American	_____	_____	_____
Hispanic/Latino	_____	_____	_____
Asian or Pacific Islander	_____	_____	_____
Native American or Alaskan Native	_____	_____	_____

ADDITIONAL INFORMATION:

Please be advised that the income to be used should include income for all members of the household that are to be residing in the home. Applicants will be responsible for all closing costs associated with the purchase of a home. The down payment must be a minimum of 3%, ½ of which must come from the buyer's own funds, based upon standard underwriting procedures. Some of this may be in the form of a gift depending on the lending institution.

SIGNATURES:

The undersign warrants and represents that all statements herein are true. Income and assets must be verified and a pre-approval letter from a bank submitted before entry into lottery to have an opportunity to purchase the affordable home at Village Commons in Westborough MA. I (we) understand if selected all information provided shall be verified for accuracy at the time of bank application prior to closing.

Signature _____ Date: _____
Applicant
Signature _____ Date: _____
Co-Applicant

See page 20 for submission information



SAMPLE

Affidavit & Disclosure Form

I/We understand and agree to the following conditions and guidelines regarding the distribution of the affordable home at Village Commons in Westborough, MA.

1. The annual household income for my family does not exceed the allowable limits as follows:

Household Size	1	2	3	4
Max Allowable Income	\$55,350	\$63,250	\$71,150	\$79,050

Income from all family members must be included.

2. I/We have not individually or jointly owned a single family home, town home, condominium or co-op within the past three (3) years, including homes in a trust. We understand the exceptions that apply.
3. I/We certify that my/our total household assets do not exceed the \$75,000 asset limit and understand additional asset guidelines will be provided if we have an opportunity to purchase. Assets divested for less than full market value within the last two years will be counted at fair and full market value for eligibility purposes.
4. The household size listed on the application form includes only and all the people that will be living in the residence.
5. I/We certify all data supplied on the application is true and accurate to the best of my/our knowledge and belief. I/We understand that providing false or withholding information will result in disqualification from further consideration.
6. I/We understand that by being selected in the lottery does not guarantee that I/we will be able to purchase a home. I/We understand that all application data will be verified and additional financial information may be required, verified and reviewed in detail prior to purchasing a home.
7. I/We understand that it is my/our obligation to secure the necessary mortgage pre-approval for the home purchase through a bank experienced with deed-restricted housing. I/We understand all expenses, including closing costs and down payments, are my responsibility.
8. I/We further authorize MCO Housing Services to verify any and all income, assets and other financial information, to verify any and all household, resident location and workplace information and directs any employer, landlord or financial institution to release any information to MCO Housing Services and consequently the project's monitoring agency, for the purpose of determining income eligibility.
9. I/We understand that if selected I/we will be offered a specific home. I/We will have the option to accept the available home, or to reject the available home. If I/we reject the available home I/we will move to the bottom of the waiting list and will likely not have another opportunity to purchase an affordable home.
10. Program requirements are established by DHCD and the Town of Westborough. I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the Monitoring Agent is final.
11. I/We certify that no member of our family has a financial interest in the project.
12. I/We understand there may be differences between the market and affordable units and accept those differences.
13. I/We understand these are deed restricted units and acknowledge that it is recommended we consult an attorney.
14. I/We understand that we must be program eligible at time of lottery application and at time of closing in order to purchase. If we are ineligible at time of closing, then we will not be able to purchase the property.

I/We have completed an application and have reviewed and understand the process that will be utilized to distribute the available home at Village Commons. I/We am qualified based upon the program guidelines and agree to comply with applicable regulations.

Applicant

Co-Applicant

Date:



SAMPLE

**Required Financial Documentation Form
TO BE RETURNED WITH APPLICATION**

Provide one copy of all applicable information. Complete financial documentation and a mortgage pre-approval is required and must be sent with your application to participate in the lottery. Incomplete applications will not be included in the lottery and the applicant will be notified after the application deadline.

Initial each that are applicable, and provide the documents, or write N/A if not applicable and return this sheet with your application.

1. _____ Mortgage Pre-approval Letter
2. _____ Proof of Local Preference – i.e. utility bill, lease, voter registration
3. _____ If you require a special accommodation you must proof at time of application, ie. letter from doctor.
4. _____ The most recent last five (5) **consecutive** pay stubs for all jobs (check/direct deposit stubs). For unemployment, copies of unemployment checks or DOR verification stating benefits received. Same for disability compensation, worker's compensation and/or severance pay.
 - **NOTE:** If you have obtained a new job within the last 12 months you must provide a copy of the Employment Offer Letter.
 - **NOTE:** If you are no longer working for an employer you worked for in the last 12 months, you must provide a letter from the employer with your separation date.
 - **NOTE:** You need to provide 5 pay stubs whether you are paid weekly, bi-weekly or monthly.
5. _____ Current year Benefit letter providing full amount of gross periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts.
6. _____ Child support and alimony: court document indicating the payment amount and/or DOR statement. If you do not receive child support provide a letter stating, that you are not receiving child support.
7. _____ If you are self-employed you **MUST** provide a detailed expense and income spreadsheet for the last 12 months and three months of business checking and savings accounts.
8. _____ Federal Tax Returns –2018, 2019, 2020 and 2021 (NO STATE TAX RETURNS)
 - **NOTE:** Provide all pages that are submitted to the IRS. For example, if a Schedule C is submitted to the IRS and not part of your application, your application will be considered incomplete.
 - **NOTE:** If you did not submit a tax return for the 2019 then you must provide a Verification letter of non-filing from the IRS. The form to request is 4506-T and can be found on [irs.gov](https://www.irs.gov).
 - **NOTE:** If you filed your taxes and are unable to locate you can request the transcript of your Federal taxes by submitting form 4506-T to the IRS. The form can be found on [irs.gov](https://www.irs.gov).
9. _____ W2 and/or 1099-R Forms: 2018, 2019, 2020, 2021



- **NOTE:** If you are unable to locate your 1099' or W2's you can request the transcript by submitting form 4506-T to the IRS. The form can be found on [irs.gov](https://www.irs.gov).

10. _____ Interest, dividends and other net income of any kind from real or personal property.

11. Asset Statement(s): provide **current** statements of all that apply, unless otherwise noted:

- _____ Checking accounts – Last **three (3)** months of statements – EVERY PAGE – FRONT AND BACK.

NOTE: If you have cash deposits or non-payroll or income deposits you **MUST** identify where the funds have come from. If you fail to explain they will be counted as income, which may put you over the income limit.

NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements.

- _____ Pre-paid debit card statements – current month.

NOTE: This is **NOT** your ATM/Debit card. This is usually a separate debit card statement showing income deposited directly onto the debit card, i.e. Social Security, child support or other regular income.

NOTE: If Social Security payments are deposited on a Direct Express card it is your responsibility to provide proof. You can print a statement from the Direct Express website at <https://www.usdirectexpress.com/>.

- _____ Saving accounts – last three months of full statements

NOTE: If you have cash deposits or non-payroll or income deposits you **MUST** identify where the funds have come from. If you fail to explain they will be counted as income, which may put you over the income limit.

NOTE: Do NOT provide a running transaction list of activity. You must provide the individual statements.

- _____ Revocable trusts
- _____ Equity in rental property or other capital investments
- _____ Investment accounts, including stocks, bonds, Treasury Bills, Certificates of Deposit, Mutual Funds, Money Market, Robinhood, Bitcoin and all online accounts etc.
- _____ Retirement including, i.e. IRA's, Roth IRA's, 401K, 403B, Keogh accounts, Pensions etc. from current and past employment.
- _____ Cash value of Whole Life or Universal Life Insurance Policy.
- _____ Personal Property held as an investment
- _____ Lump-sum receipts or one-time receipts

12. _____ Proof of current student status for dependent household members over age of 18 and full-time students. Letter from High School or College providing student status, full time or part time for current **and** next semester.

13. _____ A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application, i.e. letter from doctor.



14. ____ If the applicant is in the process of a divorce or separation, the applicant must provide legal documentation the divorce or separation has been finalized. Information must be provided regarding the distribution of family assets. If you are unable to provide then both parties income/assets and first-time homebuyer status will be used is determining eligibility.

15. ____ If you will be receiving a gift for down payment and closing costs you need to provide a letter stating who is providing the gift and the amount. All applications will be checked for down payment funds at time of application. We must see proof of those assets at time of application or you will not be included in the lottery.

NOTE: If your deposit is cash and you have in your home you must deposit in your bank statement to show evidence of available funds.

We understand if we do not provide all applicable financial documentation and a mortgage pre-approval we will not be included in the lottery. We also understand we will be notified after the application deadline that our application is incomplete and will not be included in the lottery.

Print Applicants Name(s): _____

Applicants Signature

DATE

Co-Applicants Signature

DATE

See page 20 for submission information



Return the following to MCO Housing Services:

1. Completed, signed and dated application
2. Signed and dated Affidavit and Disclosure Form
3. Completed, signed and dated Required Financial Documentation Form
4. All required financial documentation
5. Mortgage pre-approval
6. Proof of Special Accommodation, if needed
7. Proof of Local Preference, if applicable

RETURN ALL, postmarked on or before the March 26, 2022 application deadline to:

MCO Housing Services, LLC

P.O. Box 372

Harvard, MA 01451

Overnight mailing address: 206 Ayer Road, Harvard, MA 01451

Phone: 978-456-8388

FAX: 978-456-8986

Email: lotteryinfo@mcohousingservices.com

TTY: 711, when asked 978-456-8388

NOTE: If you are mailing your application close to the application deadline, make sure you go into the Post Office and have them date stamp and mail. As I understand, mail that is sent to the central sorting facility use bar codes so we would have no idea when the application was mailed and it can take longer for MCO to receive. If we receive an application after the deadline that has a barcode it will be counted as a late application and will not be included in the lottery.





EXHIBIT 9

List of recent MCO affordable projects



RECENT AFFORDABLE PROJECTS

<i>Project Name</i>	<i>Address</i>	<i>Size</i>	<i>Value</i>	<i>Status</i>
<i>MCO Cottage Rentals Lancaster, MA</i>	<i>259 Deershorn Road</i>	<i>32 Cottages</i>	<i>10M</i>	<i>Under Construction Started April '23</i>
<i>Craftsman Village Harvard*</i>	<i>361 Ayer Road</i>	<i>20 Detached Condominiums</i>	<i>\$11M</i>	<i>Under Construction 90% Complete</i>
<i>Craftsman Village Acton*</i>	<i>184 Main Street Condominiums</i>	<i>8 Townhome</i>	<i>\$4.8M</i>	<i>Completed 2021</i>
<i>Craftsman Village Grafton*</i>	<i>125 Ferry Street</i>	<i>24 Townhome Condominiums</i>	<i>\$9M</i>	<i>Completed 2020</i>
<i>Craftsman Village Bolton*</i>	<i>42 Sugar Road</i>	<i>30 Detached Condominiums</i>	<i>\$14M</i>	<i>Completed 2019</i>
<i>Craftsman Village Wayland</i>	<i>Village Way</i>	<i>8 Townhome Condominiums</i>	<i>\$5M</i>	<i>Completed 2017</i>

ALL PROPERTIES ARE AFFORDABLE COMMUNITIES

**Developed with Partner*



EXHIBIT 10

MCO & Associates, Inc – Company Background
MCO Housing Services, LLC – Company Background



Mark C. O'Hagan, Principal

MCO & Associates Inc. (MCO) is a multidimensional real estate development, marketing and consulting firm committed to creating superior residential communities.

Since 1990, MCO has been developing affordable housing in conjunction with local communities, builder partners and state agencies through various 40B programs. We have created nearly 750 homes, working with more than 20 municipalities. Our reputation, and success, is founded in our belief that working in collaboration with the communities we serve, creates appealing and empowering affordable housing solutions.

Building on our experience developing complex projects, we are initiating ventures including transit oriented developments, mixed use projects and rental housing. We are a results driven organization seeking new development opportunities while establishing progressive public and private partnerships.

Much of our recent work has been focused on our Craftsman Village series of projects. What follows is a list of projects that MCO & Associates, Inc. has recently initiated or completed. We are pleased to announce the start of a new cottage rental series for communities in Eastern Massachusetts.

***MCO Cottage Rentals Lancaster – Deershorn Road
Lancaster, Massachusetts***

This is the first of a series of Cottage Style Rental communities we are building. This site will feature 32 two and three bedroom rental cottages ranging in size from 1100 to 1400 square feet. We have acquired the site via a lender and the primary infrastructure is already installed. We have revamped the site plan to create a broad central green for resident usage. Homes will be energy efficient and "All-Electric". Construction to start later 2022.

***The Residences at Stow Acres – Randall Road
Stow, Massachusetts***

This is a larger community to include a total of 189 housing units being developed on a portion of the Stow Acres Golf Course in Stow, MA. The project is part of a Master Plan created in conjunction with the Town of Stow in which they are acquiring lands

and have secured Conservation Restrictions on part of the existing course. There will be three distinct housing components within the project including 124 single family homes, **40 cottage rentals** and 25 (62+) rental apartments. We are currently in the permitting stage with the Town and DHCD through the LIP program.

***MCO Grandview – Great Road
Acton, Massachusetts***

This is 32 unit garden style building to be sold to age restricted (55+) buyers. All 2 bedroom units are approximately 1600 square feet and the lower level offer secured parking and elevator access to all units. Developed in conjunction with LIP program from DHCD, the building will feature 8 affordable homes for income eligible applicants. Construction is intended to start in 2023.

***Craftsman Village Harvard – Ayer Road
Harvard, Massachusetts***

Craftsman Village Harvard is a new 20 unit detached condominium community which is currently under construction. The homes featured are modest, farmhouse style cottages. The first 10 homes have been completed and sold, the final 10 homes are expected to be completed by the first quarter of 2023. This affordable community was permitted through the Masshousing "Housing Starts" program.

***Tavern of the Green – 57 Main Street
Marlborough, Massachusetts***

This is a larger building featuring 73 apartments along with first floor retail and office space with subsurface parking. This property was developed by MCO & Associates, Inc. with strong support with the City and is in the process of being sold to another developer.

***Craftsman Village Acton – Main Street
Acton, Massachusetts***

The Main Street property is a modest project of 8 townhomes in two buildings. The project was a LIP through DHCD. The community was built and sold out within 8 months from the start of construction. Completed in 2021.

***Craftsman Village Grafton – Ferry Street
Grafton, Massachusetts***

This property had been initially developed by another entity that did not have the resources to build the project. The project consisted of 24 townhomes (6 affordable). We acquired with partners, redesigned the homes and successfully completed the project in 2020.

***Craftsman Village Bolton – Sugar Road
Bolton, Massachusetts***

The Sugar Road property had been previously approved as an affordable community but had an undesirable site plan as well as an uneconomic infrastructure design. The property was reduced from its original 42 homes to 30 detached condominiums. The project is in groupings of six homes focused on individual private green spaces. This project was completed in 2019

***Craftsman Village Wayland
Wayland, Massachusetts***

The Wayland project is a continuation of our Craftsman series of projects featuring cluster affordable homes in high quality communities. The project features 8 homes with market rate pricing in the mid 700's and two affordable homes. This was completed in 2016.

***Craftsman Village Hingham
Beal Street, Hingham, Massachusetts***

After an extensive search we were selected by the Town of Hingham to construct and develop a project the local Housing Trust had secured a Comprehensive Permit for. The site consists of 8 detached condominium residences reflecting our Craftsman Style home with a coastal look. The homes are walking distance to commuter rail and commuter boat services as well as the shops and restaurants at The Hingham Shipyard complex. This was completed in 2015.

***Craftsman Village at Elizabeth Brook
Boxborough, Massachusetts***

The Craftsman Village Boxborough project is a small community of 4 detached condominium residences featuring our charming craftsman style bungalows. The homes are close to all major highways and provide access to the Boxborough School System. This was a 40B with one affordable home. Completed 2014.

***Craftsman Village Needham I – High Street
Needham, Massachusetts***

The High Street project was the first of our Craftsman Village Communities. A small project with only 6 detached homes in a dynamic clustered setting features charming craftsman style bungalows. The homes are walking distance to commuter rail, shops and restaurants in Needham Heights; close to all major highways and provide access to the Needham school system. Completed 2013



your resource for Affordable Housing



Background Information

MCO Housing Services has been dedicated to providing lottery services to developers and municipalities for over 20 years; within the last 15 years MCO Housing Services has managed over 50 affordable housing homeownership and rental lotteries. Additionally, MCO Housing Services has provided consultant services to local municipalities; assisting them in managing their affordable unit resales and homeowner refinancing; assisting with local buy down programs and training staff on affordable housing criteria.

MCO Housing Services has created a website, www.mcohousingservices.com, to announce and manage their affordable housing lotteries. All client lotteries are posted online. As a website member, applicants receive emails when new lotteries are posted or to notify of program changes.

Maureen O'Hagan has been with MCO Housing Services for over 20 years specializing in the distribution of affordable housing units. As Director of Lottery Programs, she works with builders and municipalities in the marketing, managing and execution of affordable housing lotteries for homeownership and rental new construction projects, manages the annual recertification on rental units and consults with various towns on affordable housing. She also handles the resales of existing affordable units for local communities and DHCD. Maureen has a Masters Degree in Education from Boston College, is a Licensed Real Estate Agent and a Certified Occupancy Specialist (COS).

Following is a partial list of rental lotteries that MCO Housing Services has conducted with MassHousing, MHP or DHCD as the Project Administrators as well as some properties we provide recertification services to only:

Rentals

Archstone Avenir – Boston	17 units
Madison Place – Shrewsbury	15 units
Old Colony Square @ Cohasset Station – Cohasset	2 units
Sudbury Housing Authority Duplex Project – Sudbury	6 Units
Acton Housing Authority Duplex Project – Acton	2 Units
Madison Place – Southborough	35 units
Edgewood Apartments – Plainville	30 units
Americana Apartments – Wakefield	8 units
Walnut Place – Natick	8 units
Queset Commons – Easton (phase One)	13 units
Sunset Lake Apartments – Braintree	3 units
Turnpike Village – Townsend	12 units
Renaissance Station – Attleboro	5 units

Meadows at Acton – Acton	2 units
One Upland – Norwood	66 units
Berry Farms – N. Andover	49 units – lottery only
Parc Westborough – Westborough	63 units
Commonwealth Residences – Wayland	13 units
Matrix Hudson now The Point at Hudson	44 units
The Tremont – Burlington	18 units
Wakefield Vista - Wakefield	28 units recertifications
Pembroke Woods - Pembroke	60 units recertifications
Everly – Wakefield	33 units recertifications
Stonegate – Marlboro	83 units recertifications
West Village – Mansfield	50 units recertifications
Oasis at Plainville – Plainville	62 units
Links 480 – Beverly	11 units
Flats at 131 – Beverly	9 Units
600 North – Wakefield	4 units
Metrowest Ellington – Westborough	69 units Recertifications
Danvers Bradlee – Danvers	72 units Recertifications
The Point at Marlborough - Marlborough	69 units Recertifications
The Point at Stoughton – Stoughton	41 units Recertifications
The Point at Andover – Andover	29 units Recertifications
Terrace Estates – Peabody	5 units
Sylvan Street – Danvers	2 units
Riverview Meadows Phase 1 – Raynham	Recertifications
Riverview Meadows Phase 2 – Raynham	15 units
Riverview Meadows Phase 3 – Raynham	19 units
The Huntington – Burlington	12 units
Briggs Mill – Amesbury	9 units
Canvas Apartment – Beverly	13 units –
Heritage Trail – Burlington	2 units –
Cohasset Realty Trust	5 units – approval/lottery pending
One Mansfield – Mansfield	13 units
Terrace Estates	5 units
Schoolhouse Commons – Reading	4 units
149 Main Street – Upton	11 units –
598 North Ave. – Wakefield	4 units –
Wellesley Place – Wellesley	7 units
Eli Apartments – Sharon	48 unit –
Sadja Gardens – W. Boylston	21 units Recertifications
Newburyport Crossing	19 units
Print Lofts – Norwood	10 units
The Met – Reading	17 units Recertifications
The Nines – Wellesley	88 units
Windjammer Cove – Braintree	19 units



EXHIBIT 11

Detailed Construction Specification



3 BAYLOR AVENUE, WESTBOROUGH

NOTE: The home will be in compliance with the mass building code update from Jan 1, 2023.
If there are discrepancies between the new code and items referenced, the new code requirements will be complied with.

CONSTRUCTION SPECIFICATIONS

FOUNDATION

- The homes will feature a concrete slab foundation and will include a front porch with concrete floor.

FRAME & ROOF

- Exterior wall construction 2"x6" wood studs
- Roof sheathing with 30-year architectural shingles
- Ice and water shield per building code
- Exterior Siding and trim will be Vinyl for long term maintenance
- Steps to grade at Front and side door to be determined per builder

EXTERIOR DOORS & WINDOWS

- Front door will be a 3' wide Craftsman style steel frame insulated door
- All exterior windows are ENERGY STAR rated; most are double hung with insulated Low E glass and screens

INSULATION

- R 21 batt insulation on exterior walls
- R 49 insulation on second floor ceiling
- All insulation to be in accordance with state and local regulations

INTERIORS WALLS & TRIM

- First floor ceiling height approximately 9'0"; Second floor ceiling height approximately 8'0"
- All interior walls will be sheet rocked and skim coated with plaster
- All interior walls will receive one coat primer and one coat flat latex paint
- All doors and trim will be paint grade and will receive one coat primer and one coat semi-gloss white paint
- Closets will be textured and not be painted
- One paint color throughout
- Architecturally appropriate Cottage Style trim package

CABINETS & COUNTERTOPS

- Standard Kitchen and bath cabinets will be white
- Countertops in Kitchen will be granite with under mount stainless steel bowl sink.
- Bathrooms will feature granite countertops with undermount sinks.

APPLIANCES & PLUMBING

- Appliances including Energy Star rated dishwasher, range/oven, microwave and refrigerator in Stainless Steel finish
- Washer & Dryer (Electric- 220V)
- Kitchen garbage disposal
- Hybrid Electric Hot Water Heater (Electric Tankless are not desirable)
- Two exterior water spigots
- Tubs/showers to be fiberglass
- All plumbing to be in accordance with state and local regulations

ELECTRICAL & UTILITIES

- 200 AMP service to home with circuit breaker panel
- Heat & Central Air Conditioning via Heat Pumps per RFP
- Smoke detectors and CO2 detectors as required by code
- Exterior outlet by front porch
- Pre-wiring for 4 CATV outlets
- Pre-Wiring for 1 Telephone outlet
- Wall switches shall control outlets on wall for room lighting
- Lighting Fixtures per Builder
- A Solar Panel array per contractor specifications will be installed on home
- 240V Plug for Electric Vehicle will be provide on side of home close to driveway
- All Electrical to be in accordance with state and local regulations
- Municipal Water and Sewer Services

FLOORING

- Vinyl Plank Flooring on first floor living areas, kitchen, utility room
- Carpet on Stairs, Upper Hall and All bedrooms
- Ceramic Tile in Bathrooms

SHELVING & MIRRORS

- All bedrooms, linen and laundry areas will have white epoxy coated steel shelving
- All bathrooms will have individual mirrors over sink/vanity areas
- Towel and toilet paper holders are not provided or installed

EXTERIOR

- Yard to be evenly graded, loamed and hydroseeded
- Purchaser shall responsibility to water yard upon purchase
- A minimum of 6 builder designated plantings will be installed at the front of the home
- A driveway will be installed to the left of the home and will be sufficient for two vehicles. It will either be approximately 12 feet wide by 45 feet long OR 22 feet wide by 22 feet long.

Builder reserves the right at their sole discretion to make changes and/or modifications to identified products for similar quality.